Business—1923

Alabama.

BURIAL ASSN. IS STARTED; HEADED BY LEADING MEN

23 Jan Reporter
Bham, Ala
3/10/23

Editorial Note:—

Recently a number of prominent ministers and business men of the city organized a Burial Association such as will aid in the reduction of the charities of the community and at the same time place our humbler group in a more independent class. The Association is headed and carried on by some of the most successful ministers and business men in the district.

In this issue and in this column of the Birmingham Reporter is published a notice and general expression of race interest by the executive committee of the Burial Association. We would all do well to read and be advised by the timely utterances and racial darings made in these expressions. It is altogether important and imperative that we associate in a more cooperative manner. There is far too much division and because of this unnecessary separation we are losing the force, strength and better character of the race. The institution should be supported and with support of the people who need its protection the life and prosperity of such a movement are guaranteed. The Editor of this publication wishes to express congratulations and continuous suport to such an idea and solicit the interest of members of the race of all classes and groups.

Here is the announcement:

Notice to thepublic.

Since we, as Negroes arrived here being brought here by the leading element of this country and sold as first class servants both endurable and lasting, submissive and obedient, full of humbleness to those who had rule over us for 250 years; our parents drank the cup of bitterness; past through a rough ordeal, not knowing that they were making a key to the gate of liberty and to the room of our freedom; since God, our Heavenly Father, heard their groans, saw their sorrows and afflictions combined, came down in a miraculous form and touched the hearts of many intelligent beings and breathed into them the spirit of equal rights to all and special right to none,—then my Brethren, we should thank God for the blood and tears with which our fore-parents sprinkled the earth here and yonder, that we might have a bright sun shiny day in this great world, which our God made for the home of human beings.

Why don't we imitate this more fortunate race as they organize themselves for the lasting benefit and strength of unity in this blessed American Country? Why don't we look to the interest and good of our children's children and organize ourselves as do our examples, the proud Anglo-Saxon, and form such associations that will lift from the race the shame and disgrace of paupers homes and potters fields?

Now brother ministers, and leaders of our Race, I know we have had leaders who have failed, but you will find that in all races of the world,—Shall we stop for that? Why! No!! Don't you, individually, profit by your mistakes? So it is with Races and Nations.

We the undersigned citizens of the State of Alabama, City of Birmingham, in Jefferson County, under God, have banded ourselves together and organized a burial society called The Jefferson County Burial Society. The organizers of this association are as follows: Rev. G. L. Thornton, Rev. R. R. Richardson, Rev. R. W. Weatherly, Rev. M. F. Washington, Rev. W. M. Winters, Messrs P. F. Clarke, E. A. Bradford and M. L. Dunn.

"Come and go with us and we will do thee good."

Behold how good it is for brethren to dwell together in unity; for in unity there is strength.

Nothing can be accomplished thru prejudice of malice.

If we are to ever do anything for the benefit of race uplift, we must all bind ourselves together with hearts full of love to God and good will toward our fellow man.

REV. G. L. THORNTON,
President.

M. L. DUNN,
Secretary.

Business — 1923.

Arkansas.

BARRED BY WHITES NEGROES BUILD OWN FACTORY IN ARK.

Birmingham Reporter

(By The Associated Negro Press)

Little Rock, Ark., Sept. 12.—"You can't keep a good man down," nor a good race. That strikes the keynote that has been responsible for the success of the Peoples' Ice and Fuel Co., in this city. It is the outgrowth of white prejudice and unfair business methods on the part of whites.

Birmingham, Ala.

This city has been peculiar in that for a number of years, Negroes retailed practically all the ice made in this city. There is a long, dry spell here which makes the ice business peculiarly profitable. The whites were doing all the manufacturing. Eventually, they became concerned over the Negro retail business. They drew the line. One Negro who was operating ten wagons for his trade, found that he could not get any ice. Others met with the same difficulty. White retailers sprang up. The Negroes would drive their wagons up for a supply and would be kept waiting all day; while the whites, the new retailers, came and went, their wagons loaded to the brim.

9-15-23

It took a Negro preacher to solve the problem, the Rev. R. M. Caver, pastor of Mount Zion Baptist Church. Rev. Caver told his people to make their own ice. The idea sounded good. Backing was received from D. H. Raines, an oil millionaire, Negro, with holdings in Louisiana and residence in Hot Springs. Raines became president of the company to manufacture ice and Caver, secretary.

The result is their present modern plant, capable of turning out thirty tons of ice each day, located in the manufacturing district of the city, with their own spur to the railroad. They now have a demand in excess of their supply. All the stock of the Peoples' Ice and Fuel Company is paid in and earning dividends.

The Negro company has found that it cannot only sell ice to Negroes, but the Negro retailers who had white trade previous to the Jim Crow tactics of the white retailers find that all their old customers among the whites stay with them. What everybody seems to want is good ice, promptly delivered.

Business—1923.

California.

PRESIDENT OF NEGRO FILM COMPANY ESTABLISHED CHAIN OF DRUG STORES

Lincoln Motion Picture Company Head Pays $21,000 For Drug Store Site

(Crusader Service.)

Los Angels, Calif., May 18.—The record price for a lease by a colored business man was made last week when Dr. J. Thos. Smith, President of the Lincoln Motion Picture company, and proprietor of Smith's Drug Store, paid $21,000 for a 10 year lease for space in new building on the corner of Jefferson and Central avenue, in which will be established store No. 2, of a system of a chain of Negro drug stores to be established by Dr. Smith in Southern Calif., Mr. D. J. Henderson (Howard) of Tulsa, Okla. is enroute to assume charge of the new store, which will give employment to folk members of the race.

Business—1923.

General.

RACIAL PROGRESS

Compiled And Released By The National Business League

Associated Negro Press

The St. Louis Argus is urging the St. Louis Negro Business Associations to conduct a Negro Trade Boosting Campaign.

St. Louis Argus

A group of colored men of El Dorado, Arkansas, recently purchased a large office building in the business district of the city. Two of the joint purchasers, Prof. R. B. Benson and R. B. Garrett, are owners of oil wells.

Miss Ruth E. Occomy has been appointed City Visiting Nurse in Charleston, West Virginia.

Successful fashion revues have been held in Indianapolis, St. Paul and Richmond.

12-7-23

J. R. Booker, the successful young attorney of Little Rock, Ark., was recently appointed by the courts to defend two white men.

Through the activities of the Denver Colored Civic Association, forty-five Negro workmen, including six Negro foremen have been assigned work on the construction of the Moffat tunnel, a municipal contract.

The Association of Trade and Commerce, of New York City, was addressed recently by J. R. E. Lee, Field Secretary of the National Urban League, and Miss Ernestine Ross, in charge of the 135th Street Branch of the New York Public Library. Mr. John E. Nail, President of the Association, announces that the subject of advertising and distribution will be discussed at the next meeting.

It is reported that J. R. Rogers of Winston-Salem, North Carolina, was the only Negro delegate to attend the recent annual convention of the American Federation of Labor. Mr. Rogers was able to secure the endorsement of Mr. Gompers and the Federation in his efforts to have the Colored freight handlers of the Southern Division restored to the salary status which was awarded to them by the U. S. Board but which has been denied them by the railroad companies.

President and Mrs. A. E. Malone of the Poro College, St. Louis, who are visiting on the Pacific Coast, were the recent guests of the Commercial Council of Los Angeles. Mrs. Malone is one of the Vice Presidents of the National Negro Business League, and Mr. Malone is a member of the Executive Committee.

Mr. C. W. Rice, organizer for the Negro Business and Laboring Men's Association of Beaumont, Texas, has charge of the Negro exhibits of the Southern Texas State Fair.

The Wichita, Kansas Civic Club has been organized with M. S. Stephens as President and Dr. P. M. Bell secretary. The purpose of this organization is to establish the spirit of co-operation among the business and professional men and women of the community and also to assist in relieving the housing situation which has resulted from an influx of colored citizens.

The Negro Board of Trade of Galveston, Texas, is very active in assisting in the annual roll call of the American Red Cross.

Business – 1923.

Georgia.

MONTGOMERY, ALA.
Advertiser.
NOV 6 - 1923

Unified Action For Economic Development

$10,000,000 Group of Business Enterprises Assures Action—To Launch Program.

ATLANTA, Ga., Dec. 13.—Unified action, long needed, for the economic development of the Colored People of America has at last been assured by the most outstanding group of financial enterprises controlled by Negroes. Information was recently given by Heman E. Perry, the captain of industry of the race, who is the genius at the head of the Standard Life Insurance Company, the Citizens Trust Company and the Service Company, the triangular group of business enterprises here in Atlanta, Georgia, that the organizations with which he is connected, are determined to see that the Colored People of America occupy a place of major importance in the economic life of their country.

12-15-23

In keeping with his recent statement that "the Standard Life Insurance Company and allied interests are dedicated to the cause of uplift and education of the Colored People of America," Mr. Perry has requested his organization to launch a great publicity program to educate the masses of colored people to the realization of the great need for a racial economic viewpoint.

Solution of Problems.

Of this program Mr. Perry recently said: "I am very anxious that the idea as expressed in the article on the value of an economic viewpoint prepared by Dr. W. F Boddie become a part of the thought of our racial group in America. I am more convinced every day that the ultimate solution of our problem must rest upon the foundation of nation-wide economic development. When our group in America become saturated with the idea of the economic viewpoint the strides we have made in the past 50 years will pale into insignificance by the comparison with our accomplishments in the future."

Place in Industry.

The particular thought back of this new program of advertising is the advocacy of the belief of the Standard Life Insurance Company, the Citizens Trust Company, the Service Company and the allied interests of this group of business enterprises, that the Colored People of the United States are destined to take a larger and more important part in the industrial and economic life of America.

The false and misleading article which appeared in one or two colored newspapers recently regarding the financial conditions of the Standard - Citizens - Service triangular group of business enterprises apparently only had the effect of strengthening Mr. Perry in his desire to serve the economic interests of his race group. The patent falseness of the article was too apparent to the informed who know of the stringent insurance laws under which the Standard Life Insurance Company operates in the States of Georgia, Florida, Missouri, Texas, Virginia and the District of Columbia, to be seriously considered.

Financial Backing Provided.

The Standard Life Insurance Company with assets of over two million ($2,000,000) dollars, insurance in force of more than twenty-seven million nine hundred and seven thousand ($27,907,000) dollars and accumulated reserve around two million ($2,000,000) dollars, and the Citizens Trust Company, with a paid up capitalization of five hundred thousand ($500,000) dollars and with deposits of more than five hundred thousand ($500,000) dollars; the Service Company with assets of approximately five million and one-half ($5,500,000) dollars; all assure the kind of substantial backing necessary to put over the gigantic program of race economic education which is the goal Mr. Perry has set for these organizations. Despite fault-finding and misrepresenting critics, these figures are demonstrative facts that prove the worth and importance of these concerns.

With this great group of financial institutions dedicated to the economic progress of the Negro in America as outlined by Mr. Perry will be but an easy task to bring about unified thought and action necessary to make the race one of the most important factors of the American citizenry.

BETTER HOMES FOR NEGROES.

The Augusta Chronicle tells of a movement under way in that city to better the conditions under which negroes live. Better homes will be provided—a good start in the right direction.

The Chronicle says that the development project is in the hands of enterprising negroes in Augusta and Atlanta. They have taken over a vast tract of land in the south side of the city of Augusta, consisting of 475 lots, each lot being 40 feet wide and over 100 feet deep. The company bought the property for $132,500 and is preparing now to build a group of about 25 model houses to be sold to negroes on easy terms of payment. It is believed that this group of houses will be followed by other groups and the type of houses will be such "that the purchaser will be proud to call them homes."

After mentioning other evidences of progress by negro business men of Augusta, the editor says:

The Chronicle feels that Augustans generally are proud of the achievements of our colored people and the white people of the community will do everytning possible to encourage them to accomplish bigger and bigger things. We believe that the city of Augusta should take up seriously in the very near future the question of paving Gwinnett street. This should be done whether this street is opened from Druid Park Avenue to Hickman road this year or not. The negroes on that street are large tax payers, they want the street paved, and since the property owners have to pay two-thirds of the actual cost of the pavement, the city can well afford to put up one-third. It would be a splendid encouragement to the colored people who have put their money and their faith in Augusta for the ctiy to give them support in every way possible and nothing better can be done as a starter than to pave Gwinnett street. One of the big plans in the development of the Verdery tract is the cutting of a street running east and west through the property. The city can co-operate in this plan, since every house put up on the new street will mean additional taxes for the city, will mean the conversion of a vacant lot into a home.

"In Augusta there is greater amity between the white and colored races than almost any city in the country, North or South. When negroes left here for the North they did it for purely economic reasons. We know that they had rather live here than anywhere else. We can encourage them to stay here by giving them better streets, schools and showing them that they are, indeed, a valued portion of the community. There are many very substanital negroes in Augusta, some of them having amassed considerable wealth. Hundreds of them own homes now, and we hope they will be increased to thousands, and if the development of the Verdery tract means the construction of 475 neat, commodious and modern homes on that many lots, the development will be one which will prove of vast worth to this community from the standpoint of increased property values. Indeed, the building program which is contemplated is going to turn loose large sums of money by providing work for a large number of men over a long period."

The good relations existing betwen white and black in Augusta, as described by the Chronicle, are a tribute to the character of both whites and blacks in that community, a tribute which persons informed of the tone of life in Augusta are prepared to grant.

Returning to the ambitious real estate scheme of the negro company, we are reminded to remark how singular a thing it is that real estate men in the South have generally overlooked opportunities to do much the same thing that is now, probably out of necessity, about to be attempted by negroes in Augusta.

There have been few far-reaching schemes of real estate development undertaken to capitalize the manifest need of negroes for better homes. To a superficial observer of the question, it would seem that here is a promising, but neglected field—to build a series of model homes for negroes on such terms as they can meet. Not expensive and pretentious homes, but neat cottages, built on plans designed with some taste, better homes than negroes have ben accustomed to.

If such building projects could but be made financially profitable to the builders, there is no doubt that they would be profitable from other standpoints. Negroes would be healthier if better housed. Negroes would be more contented, if better housed. The example of a few negroes moving into model houses should tend to stimulate the pride and ambition of the masses of negroes, and thus increase the demand for better homes. This would tend to reduce the size of unsightly areas in every Southern city, and improve property values generally.

Some day somebody is going to make money by capitalizing this idea.

Business — 1923. Georgia

AUGUSTA GA CHRONICLE
JUNE 20, 1923

One Answer to the Negro Emigration Problem.

The announcement in the Chronicle this morning of the completion of a deal by which the big Verdery tract of land between Augusta Avenue and Ninth street and between the Wrightsboro Road and Gwinnett street, had passed into the hands of a development company which will build homes to sell to negroes, on easy terms, is full of significance.

In the first place it means a big development for Augusta, for the spending of a quarter of a million dollars on new construction will mean a lot of money turned loose among local material men and for labor, while the building of neat commodious homes for colored people which will be purchased on the partial payment plan, will do much to encourage them to stay in Augusta where their relations with their white neighbors are just as cordial as could be desired.

The fact that this big deal is being handled by companies owned and controlled by negroes exclusively, is also full of significance for it shows that they are able to operate big banks and trust companies and put over huge real estate propositions working solely on their own business ability and on their own capital. For many years Augusta negroes have operated a bank and an insurance company with much success and an Augusta negro is the president of the big Citizens Trust Co., of Augusta and Atlanta, with a capital and surplus over one half a million dollars, and total assets of over one million and a half. H. C. Dugas is the man who has made such a splendid success and right now the Citizens Trust Company is spending $100,000 on a new banking building on the corner of Ninth and Gwinett streets. The Service Company, which purchased the Verdery tract, is closely associated with the Standard Life Insurance Company and the Citizens Trust Company, being a holding company, which the Service Engineering & Construction Co., a subsidiary, will build the homes in Augusta and the Service Realty Company, another subsidiary, which will be represented here by O. M. Bliunt who will handle the real estate end of the proposition.

The homes that will be built are to be four and five room structures with every modern convenience, and the fact that there many hundreds of lots in the Verdery tract that need developing means that there can be hundreds of homes erected.

The Chronicle congratulates the prominent Augusta negroes who have put over such a big and such an ambitious proposition. We feel confident that the entire building plan will be a big success. We feel that the city of Augusta should take due cognizance of this big deal and arrange to pave Gwinnett street from the intersection of Twiggs to Druid Park Avenue and there is a splendid reason for doing this now, since the city plans to open up Gwinnett to Hickman Road, making another thoroughfare to the city.

As we started out to say, one solution of the negro migration problem is making them home-owners and home-lovers here in Augusta where, as stated the relations of the whites and negroes are most cordial. The negroes of this city own a large amount of property and many are substantial tax payers, so it is but the natural thing for the city to pace streets and make other improvements in that vast section on the South side of the city which is populated almost exclusively by members of this race.

BUSINESS NEEDS DEVELOPING SAYS DR. W. F. BODDIE

Man Who Gave Up Medical Career to Become Bank Cashier Talks

11-10-23

Atlanta, Ga., Nov. 9.—Race progress along economic lines has so challenged the thought and attention of a group of prominent Race leaders in the South that it has given birth to an economic viewpoint which bids fair to become a revolutionizing agent in raising the status of the Colored people in this country. The responsibility for the birth of this new viewpoint is credited to a group of men now engaged in the conduct of the affairs of three giant corporations in Atlanta, having recently given up professional careers to help shape the industrial destiny of the Negro.

Among the important members of this group are Dr. W. F. Boddie, who surrendered a medical career with a lucrative practice in a thriving southern Georgia city to come to Atlanta to serve as cashier and treasurer of the Citizens Trust company, and Dr. A. M. Wilkins, who after having for 25 years successfully pursued his dental profession in Griffin, Ga., gave it up to enter the business world as vice president of the same corporation. These men are now part of a notable group which includes a large number of college trained men who have abandoned the teaching and other professions in many of the large cities of the country so as to help put over the ambitious program of the Standard-Citizens-Service group in Atlanta.

Among these younger men may be mentioned John R. Pinkett and Joseph H. B. Evans, formerly teachers in the Sumner high school, St. Louis; David D. Jones, who recently gave up the work as executive secretary of the St. Louis Y. M. C. A., and Oscar C. Brown, who had just opened law offices in Indianapolis.

Dr. Boddie very forcefully sets forth this new viewpoint in a statement which discusses in detail what part a fundamental economic program will play in the progress of the Negro in America. In the opinion of Dr. Boddie the fundamental weakness of the Colored people in America is the lack of an economic viewpoint. This is brought out very clearly in our relations with other groups. The most profound changes are taking place as result of this fact. In the South, especially in the rural sections, whole areas are being depopulated and the resultant effect will be more far reaching than it is possible at this time to estimate.

One Cause

"One cause of this condition," Dr. Boddie says, "is that as a group we have never been considered by other groups as an integral part of the economic life of this country. In the past it has been largely a matter of exploitation, due to our inability to see clearly that their manifest interest was mainly for personal gain. We have possibly never felt before so keenly the need of an economic viewpoint. Our leaders have given their first consideration to religion, education and politics, but little to economics. Booker T. Washington was the first to realize and crystallize a sentiment for economic training and development, the influence of which is gradually coming to be appreciated.

Dr. Boddie asserts that in America there is an economic group consciousness which is so rigid as to practically exclude every group which does not have one. Only groups which have this economic consciousness are maintaining their place in American civilization. Since the economic factor is so essential for other groups or races in their struggle for equal advantages for the members of their groups, it stands to reason that it would be equally advantageous for us to at least begin to ponder, confer and devise ways and means by which propaganda may be disseminated through our racial group that would in the course of time grow and crystallize into a concept that would become so imbedded in the minds and actions of our people that an economic racial solidarity would result that would make us stand out on the horizon of races as do the Hebrew children of the world.

Plain Facts

"To develop an economic viewpoint the essential thing is that the leaders of the thought of our group should teach racial economic group consciousness. This should be taught to develop in us not a hatred of other races, but that we might forge for our group a weapon for our advantage to be added to our religious, educational and political armamentarium in furthering equality of opportunity for ourselves. We need to teach practical co-operation of the masses of our people with each other, by each other and for each other. We have trained leaders in religion, education and politcs, but we need as well leaders trained in economics, leaders possessing vision, character and ability of sufficient scope as to secure for our group all of the return for the labor that is expended in competition with other groups in all spheres of industry.

"In laying the foundation for our economic development insurance organizations, banks and trust companies are the first institutions which should be built. The insurance organizations to gather the money reserves of our group and at the same time give them that protection which is essential to the buttressing of investments. The banks and trust companies to act as reservoirs for the accumulation of these reserves of capital and for the proper safeguarding and intelligent care of our estates. Along with these we should have grocery stores, meat markets, clothing stores, manufacturing establishments, and in fact all of those commercial enterprises which have made the Anglo-Saxon the predominant factor in the world today.

"The task of the co-operation of the masses of our group will be easy to accomplish, due to the fact that our reserves of capital are all held by the opposite groups, and these groups have the bulk of our patronage. We must learn as a group not to expect consideration because we are black, but for the reason that we are rendering the same service for the same money."

Dr. Boddie's opinions are entitled to very great respect, especially at this time when profound economic changes are taking place in every part of our country.

THE BETTER SIDE.

If a negro is lynched in Georgia, which is now seldom and happily growing more infrequent, the "story" is carried on the front pages of the newspapers of this country, and even in overseas countries.

If the mayor of a Pennsylvania industrial city orders the 5,000 negro emigrants, who have been lured from the south by false promises, to "move out, in the interest of the health and morality of the community," the world is at once told all about it. 11-4-23

Magazine stories of "the black belt" often paint the negro as an ignorant semi-slave, bound by religious superstition, and unmindful of the morrow — thriftless, and drifting.

The tendency of the times is to accentuate his weaknesses, and to hold up for public appraisement those things that degrade him in popular esteem rather than his accomplishments — far greater and more compelling—that mark him as a force for thrift and betterment, if properly trained and directed.

While thousands of negroes, within the year, have been attracted from the south by the rainbow hues of gold and primrose in the north, and have found to their bitter sorrow only sickness and distress, other thousands have remained in the south in a spirit of interracial cooperation, and have blazed new trails of economic independence.

In Georgia this year the thrifty negro on the farm, who has learned the lesson of emancipation from the old slavery of the single crop, has advanced more in material betterments than in any one year in a decade.

Statistics will show that as a factor in the economic progress of Georgia the negro's ratio is increasing year by year, instead of diminishing as the world is made to believe by the stories that emphasize the bad and hide the good.

The negro is a factor in the material advancement of Georgia; and while among them are criminal and thriftless classes, as among every race and people, there are also among them leaders in finance, in industry, in commerce, in education, in the professions.

The whole world is told the story, in all of its horrible details, if one negro in Georgia is lynched; and it is told the story if one negro in New York or Philadelphia or Chicago is acclaimed a great builder, or a great scientist, or a great financier.

Such is the psychology of conflicting conditions, as incorrectly measured by public thought.

A spirit that is all too sordid absorbs the story of degradation in a southern negro, and feeds upon the accomplishment of a northern negro.

It is the wrong premises and there is no more compelling duty of the white men of the south, who know the negro and his place, and who know the possibilities in him when he is properly trained and guided, than to tell to the world the truth about the negroes' advancement in the material affairs of the whole south.

In Atlanta, to illustrate, there are approximately 75,000 negroes in a gross population of 250,000.

They own and operate a $500,000 bank and trust company; the largest negro insurance company in America; great building and contracting corporations; large office buildings scores of industries, with payrolls reaching into the millions a year; several colleges and universities.

Some of the most outstanding men of the race in the professions are worthy and respected Atlanta citizens; and in the more highly developed residential sections confined exclusively to negroes there are scores of expensive homes, some of them running up to $15,000 to $25,000 in costs.

The Constitution has just received the published history of three interlinked Atlanta negro institutions that perhaps have no equal in the world in the wide scope of their businesses and influences, the Standard Life Insurance company, the Citizens Trust company and the Service company.

Subsidiary to this trio of jointly owned and managed institutions are various others, including realty, construction, farm and other corporations.

Even an organization devoted to charity is among the linked-up activities of this great coordinated force in the interest of negro development along constructive, and not destructive lines.

The history itself, almost incomparable in its artistry, is the product of a negro publishing house.

In all of these activities, employing hundreds of men and women, including expert accountants, stenographers, clerks, every worker is a negro.

Why is not this kind of a story told to the world? And why does not the public mind satisfy with that which is commendable in negro advancement, instead of that which brings out only the unworthy and intolerable acts among them?

Negroes in Business in the South.

Progress of the negro race in the South is on a much broader scale than generally understood. The number of colored farmers who own or are buying farms in the South is increasing yearly, and negroes are developing in the business world in the way that illustrates better than anything else that the advancement of the negro in the South is dependent upon his own intelligence and energy. Thousands of industrious negroes own their homes and are steadily becoming more of an economic power in the South. Development of the negro race is largely a question of economics. Thousands of negro laborers left the South because of the scarcity of work, though low wages also was a heavy factor in this migration. There are other thousands who are "making good" in the South.

There is a negro life insurance company in Georgia, of which it is said that in ten years it has built a business estimated at $25,000,000 of insurance in force. This concern does business among the colored population of twenty-one states.

Another outstanding business development controlled by negroes is the Service Company of Atlanta, capitalized at $5,500,000, a sort of holding corporation operating a laundry in Atlanta, a laundry at Augusta, a Service Realty Company, Service Engineering & Construction Company, Service Printing Company, Service Pharmacies, Service Farm Bureau, and it has holdings in the Standard Life Insurance Company, the Citizens Trust Company, the Penny Savings Bank of Augusta, and the National Fuel Corporation.

These various enterprises are all indicative of the advancement being made by the negro race in the South in the business and economic life of the country.

The Real Estate Company, for instance, is endeavoring to cultivate among the middle class of negroes an "own your home" spirit and it is now developing in Atlanta, Augusta, and several of the smaller towns in Georgia property which is claimed to be valued at over $1,250,000. Well located tracts have been bought, cut up into small lots and developed into home sites. The Service Engineering & Construction Company builds the houses which are of the bungalow type and small two-story type. One of the features of the development includes the improvement of the lot surrounding the house, giving a completed home with grounds prepared and walks laid.

In doing this sort of work the negro business men back of the movement while helping their own race are also helping in general betterment conditions which is bound to be shared by Southern white people. Better living conditions, better housing conditions of negroes in the towns of the South are certain to have an influence for good in better health for both whites and blacks.

Business—1923. Georgia.

Augusta, Ga. HERALD
JUL 15 1923

Colored People Told That This Section Is Best Place to Live

Augusta Negroes Have Their Own Town Here In One Section of City, With Every Possible Business Advantage, Not to Mention the Sympathetic Interest and Appreciation of the White People

Recent Movement to Spend $250,000 For Homes and Sell Them to Negroes Here on Easy Terms is Also Factor to Induce Race to Stay in Augusta—Colored Leaders Point Out the Many Advantages Offered

BY OSBURN ZUBER.

Concerted effort on the part of a majority of the leading colored business and professional men of Augusta is being made to halt the migration of members of the colored race northward and to keep the colored people in this city. The educated and experienced leaders of the colored race in Augusta are endeavoring to point out to them the folly of leaving Augusta, where they are known and understood, to go to some place unknown to them where the people have not their interests at heart. In attempting to persuade them not to leave this city the negro leaders are telling the colored people of the inducements and advantages offered by Augusta, and are also taking steps to better the living conditions of the race.

This effort on the part of the leaders includes, indirectly, a huge, quarter-million dollar realty development project, the object of which is to provide more modern and up to date homes for the negroes of Augusta. This vast project represents a considerable investment, as fourteen blocks in the heart of the colored community was purchased, and thousands of dollars will be spent in improving the tract. The fourteen city blocks purchased, containing more than 70 acres of land, is part of the Verdery estate, and is that district of the city bounded on the north by Gwinnett street, on the east by Ninth street, on the south by Wrightsboro Road, and on the west by Augusta avenue. The propertly alone was purchased at a cost of $135,000. A total investment of $250,000 is planned, which includes the purchase price. This means that $115,000 will be spent in improving the property.

The purchasers are the Service Co., and two organizations affiliated with it, the Penny Savings Bank of Augusta, and the Citizens Trust Co. of Atlanta, both negro banking institutions. The deal was made through O. M. Blount, leading colored real estate man of Augusta.

NEGRO LEADERS TELL OF ADVANTAGES HERE.

The Augusta Herald, seeking to co-operate with the negro leaders in stemming the tide of colored migration northward to the mutual benefit of the white people and the colored people of the city, interviewed several of the leaders of the colored community, men of education, experience and prominence, on the question of the migration northward of the colored folks of Dixie. The particulars of the big realty development project were given to the Herald representative by O. M. Blount, colored real estate man who put through the deal for the property, and who will be active in its development. He is one of the leading negro business men of Augusta, and is very active in the movement to keep the colored man in Augusta.

"The man who owns his home will not pick up and leave to go elsewhere," Blount says, "as one who does not own his home will when times are not so good. If a man who owns his home loses his job in hard times, he will look around and obtain other employment rather than leave his home. If we can provide for more of the colored people to own their own homes it will aid in keeping the colored man in Augusta."

Blount then explained the big realty development plan. It is planned to build on this tract of fourteen blocks new and modern houses for the colored people, and to sell these homes on such terms that the payments will amount but little more than rent on a house. Blount points out that a down payment of one-third the purchase price is demanded on most houses, and that the colored man cannot raise such a large amount of money. From twenty-five to fifty new frame dwellings will be built on this fourteen acre tract at first, and then more residences for the colored people as they are needed. The promoters are not going to demand a big payment on a house, but instead are going to arrange terms so that the colored house-buyer can pay for his home like paying rent.

The development work will be done by the Service Engineering and Construction Company, a branch of the Service Company, a negro concern. The realty transactions will be made through the Service Realty Company, another branch of the big organization, of which O. M. Blount is the Augusta agent.

BETTER HOMES WILL HAVE BIG INFLUENCE.

This development project will aid greatly in keeping the colored man in Augusta. Blount believes that better housing facilities will be the biggest factor in keeping the colored people in the south. He says that heretofore housing facilities have not been very desirable. According to him, there are only 32 desirable negro dwellings for rent in Augusta at the present time.

Blount says that in addition to more desirable housing facilities, more paved streets in the colored community are needed.

As for Blount himself, he expresses the intention of practicing what he preaches, and to stay in Augusta, just as he advises the colored people with whom he comes in contact to do. He has traveled in many parts of the north, and is in position to know whereof he speaks. He can tell the colored people truthfully of the conditions in the north, and how much more pleased they will be to live in the south. He comes in contact with 872 colored families periodically, in his collecting, and he advises them all to stay where they are, as long as they can find employment.

Dr. A. N. Gordon, colored physician and druggist, states that a negro hospital here would be highly desirable. There was formerly such an institution in Augusta, the Burrus Sanitarium, but at present there is no place where the colored physicians and surgeons can perform operations except in the homes, where facilities are inadequate, according to Dr. Gordon. He is very active in the movement to halt the migration northward.

Rev. L. P. Pinckney, pastor of one of the largest colored churches in Augusta, Thankful church, is another of the leaders in the effort to halt the exodus. His advice to the colored people is to stay in Augusta as long as they can find employment here. He says that he was born in the south, has lived in the south all his life, and expects to remain in the south.

FLOYD TELLS WHY THEY SHOULD STAY.

Rev. Silas X. Floyd, principal of the Gwinnett public school, in discussing the inducements and advantages offered by Augusta to the colored people, and in giving his reasons for staying in Augusta, rather than go elsewhere, sums the matter up very well indeed in the following statement made by him:

"Gwinnett school had the largest enrollment during the past year that it has ever had during the more than 30 years of its history. We enrolled in all for the year ending June 15, 1923, 1,125—which was 150 above the highest enrollment in the history of the school.

"Augusta is a good place to live—not only from a health standpoint, but also from the standpoint of the advantages the colored man can obtain here. The colored man has his own colored physicians, five very prosperous colored drug stores—and all seem to be making money.

"Augusta has three denominational high schools—Walker Baptist Institute (Baptist), Haines School (Presbyterian), and Paine College (Methodist). We have from forty-five to fifty colored churches of all denominations—some large, some small, but all striving to do a good work.

"We also have some of the finest business establishments in the state. At the head of these is the Penny Savings Bank, Bishop Williams, president; Henry G. Dugas, cashier, and W. H. Wilburn, assistant cashier. This bank has been located for years at the corner of Ninth and Dugas streets. It is now building a great big modren brick establishment at the corner of Gwinnett and Ninth streets. It has been in business for twenty years, and has never defaulted for one cent. Most of the colored people are patrons of this bank.

Recently the Penny Bank, through its partner bank, the Citizens Trust Company, of Atlanta, has purchased from the Verdery estate more than 100 acres in the heart of the colored district, and the bank purposes to build and offer for sale residences for colored people. That shows the faith of the owners and managers of the bank in the future of the colored people of Augusta. The ground alone cost the Penny Bank $135,000.

"Augusta has two or three mattress making establishments, some fifteen or twenty first-class grocery establishments; twenty or thirty barber-shops of its own; innumerable restaurants, and cooks, porters, delivery wagon drivers, etc., etc.

INSURANCE BUSINESS IS BIG INDUSTRY.

"The insurance business ranks among the biggest businesses engaged in by the colored people in Augusta. We have some seven or eight companies, owned by Augusta men and Augusta capital and officered for the most part by Augusta men. The biggest of these companies is the Pilgrim Life and Health Insurance Company, located at the corner of Twelfth and Gwinnett streets, and of which Walter S. Hornsby is the president; the next largest of the home-owned companies is the Georgia Mutual Insurance Company, at the corner of Gwinnett and Sumner streets, and of which A. Marion Sherrill is general manager. Outside of these home-owned companies, five or six other big companies have their headquarters here, and each is doing a rushing business.

"A plenty of the Augusta business men and a plenty of the Augusta preachers are talking to the people constantly about the folly of leaving home without knowing where they are going and exactly what they are going to do.

"I know that the colored people are chary of advice; they want to advise themselves. I am not giving them advice, but I can tell them what I propose to do. They can do to suit themselves. I expect to stay in Augusta—me and mine.

In addition to Dr. Silas X. Floyd, O. M. Blount, Rev. L. P. Pinckney and Dr. A. N. Gordon, the following prominent colored citizens are active in the movement to halt the migration of the colored population of the south: Walter S. Hornsby, manager of the Pilgrim Insurance Company; Henry C. Dugas, cashier of the Penny Savings Bank; W. H. Wilburn, assistant cashier of the Penny Savings Bank; A. M. Sherrill, secretary and manager of the Georgia Mutual Life Insurance Company; William Carpenter, grocer; Prof. L. E. White and Rev. William Jenkins, pastor of the Shiloh Baptist church on Lewis street, who plans to hold a mass meeting at his church in the near future against the migration movement.

Augusta offers her colored citizens their own banks, churches, schools, theatres and shops of various kinds, and in addition, has a colored Y. M. C. A., a colored newspaper and inducements of many kinds to remain in Augusta. The Southern white people know, understand, appreciate and sympathize with the southern colored people, and are always glad to help them in any way possible. In the north the people do not understand or appreciate the colored people, and the climate even is unsuited to the colored folks, who are used to the warm weather and the sunny fields of Dixie. Which choice will the colored man of the south make, the north, with its utter unsuitability to the negro, or the glorious south, where innumerable advantages are to be found?

CHANGE OF ECONOMIC VIEWPOINT SEEN AS AGENT OF RACE PROSPERITY

Prominent Group of Leaders Surrender Professional Careers To Enter Field of Business

(By Service Information Bureau)

ATLANTA, Ga., Nov. 2—Race Progress along economic lines has so challenged the thought and attention of a group of prominent race leaders in the South that it has given birth to an economic viewpoint which bids fair to become a revolutionizing agent in raising the status of the Colored people on this country. The responsibility for the birth of this new viewpoint is credited to a group of men now engaged in the conduct of the affairs of three giant corporations in Atlanta, Georgia, having recently given up professional careers to help shape the industrial destiny of the Negro.

Among the important members of this group are: Dr. W. F. Boddie, who surrendered a medical career with a lucrative practice in a thriving southern Georgia city to come to Atlanta, Georgia, to serve as Cashier and Treasurer of the Citizens Trust Company. Dr. Boddie was shortly followed by Dr. A. M. Wilkins, who after having for twenty-five years successfully pursued his dental profession in Griffin, Georgia, gave it up to enter the business world as Vice-President of the same corporation. These men are now part of a notable group which includes a large number of young college-trained men who have abandoned the teaching and other professions in many of the large cities of the country so as to help put over the ambitious program of the Standard-Citizens-Service group in Atlanta.

Among these younger men may be mentioned John R. Pinkett and Joseph H. B. Evans, formerly teachers in the Summer High School of St. Louis, Missouri; David D. Jones, who recently gave up the work as Executive Secretary of the St. Louis Y. M. C. A.; and Oscar C. Brown who had just opened law offices in Indianapolis.

Dr. Boddie very forcefully sets forth this new viewpoint in a statement which discusses in detail what part a fundamental economic program will play in the progress of the Negro in America. In the opinion of Dr. Boddie, the fundamental weakness of the Colored people in America is the lack of an economic viewpoint. This is brought out very clearly in our relations with other groups. The most profound changes are taking place as result of this fact. In the South, especially in the rural sections, whole areas are being depopulated and the resultant effect will be more far reaching than it is possibly at this time to estimate.

"One cause of this condition," Dr. Boddie says, "is that as a group we have never been considered by other groups as an integral part of the economic life of this country. In the past it has been largely a matter of exploitation, due to our inability to see clearly that their manifest interest was mainly for personal gain. We have possibly never felt before so keenly the need of an economic viewpoint. OUR LEADER HAVE GIVEN THEIR FIRST CONSIDERATION TO RELIGION, EDUCATION AND POLITICS, BUT LITTLE TO ECONOMICS. Booker T. Washington was the first to realize and crystalize a sentiment for economic training and development, the influence of which is gradually coming to be appreciated.

"Today, our practical elimination in every phase of American life is due to the fact that we have failed to recognize that the economic group viewpoint is absolutely essential to recognition in the affairs of our country. WE HAVE BEEN SEGREGATED RELIGIOUSLY, EDUCATIONALLY, AND POLITICALLY, BUT NO DISCRIMINATION HAVE WE SHOWN FOR OURSELVES ECONOMICALLY. WE ARE THE ONLY GROUP IN AMERICAN LIFE WHOSE ECONOMIC RESERVES ARE GIVEN TO THE CONTROL OF OTHER GROUP."

NOV 4 - 1923

THE BETTER SIDE.

If a negro is lynched in Georgia, which is now seldom and happily growing more infrequent, the "story" is carried on the front pages of the newspapers of this country, and even in overseas countries.

If the mayor of a Pennsylvania industrial city orders the 5,000 negro emigrants, who have been lured from the south by false promises, to "move out, in the interest of the health and morality of the community," the world is at once told all about it.

Magazine stories of "the black belt" often paint the negro as an ignorant semi-slave, bound by religious superstition, and unmindful of the morrow — thriftless, and drifting.

The tendency of the times is to accentuate his weaknesses, and to hold up for public appraisement those things that degrade him in popular esteem rather than his accomplishments — far greater and more compelling—that mark him as a force for thrift and betterment, if properly trained and directed.

While thousands of negroes, within the year, have been attracted from the south by the rainbow hues of gold and primrose in the north, and have found to their bitter sorrow only sickness and distress, other thousands have remained in the south in a spirit of interracial cooperation, and have blazed new trails of economic independence.

In Georgia this year the thrifty negro on the farm, who has learned the lesson of emancipation from the old slavery of the single crop, has advanced more in material betterments than in any one year in a decade.

Statistics will show that as a factor in the economic progress of Georgia the negro's ratio is increasing year by year, instead of diminishing as the world is made to believe by the stories that emphasize the bad and hide the good.

The negro is a factor in the material advancement of Georgia; and while among them are criminal and thriftless classes, as among every race and people, there are also among them leaders in finance, in industry, in commerce, in education, in the professions.

The whole world is told the story, in all of its horrible details, if one negro in Georgia is lynched; and it is told the story if one negro in New York or Philadelphia or Chicago is acclaimed a great builder, or a great scientist, or a great financier.

Such is the psychology of conflicting conditions, as incorrectly measured by public thought.

A spirit that is all too sordid absorbs the story of degradation in a southern negro, and feeds upon the accomplishment of a northern negro.

It is the wrong premises and there is no more compelling duty of the white men of the south, who know the negro and his place, and who know the possibilities in him when he is properly trained and guided, than to tell to the world the truth about the negroes' advancement in the material affairs of the whole south.

In Atlanta, to illustrate, there are approximately 75,000 negroes in a gross population of 250,000.

They own and operate a $500,000 bank and trust company; the largest negro insurance company in America; great building and contracting corporations; large office buildings; scores of industries, with payrolls reaching into the millions a year; several colleges and universities.

Some of the most outstanding men of the race in the professions are worthy and respected Atlanta citizens; and in the more highly developed residential sections confined exclusively to negroes there are scores of expensive homes, some of them running up to $15,000 to $25,000 in costs.

The Constitution has just received the published history of three interlinked Atlanta negro institutions that perhaps have no equal in the world in the wide scope of their businesses and influences, the Standard Life Insurance company, the Citizens Trust company and the Service company.

Subsidiary to this trio of jointly owned and managed institutions are various others, including realty, construction, farm and other corporations.

Even an organization devoted to charity is among the linked-up activities of this great coordinated force in the interest of negro development along constructive, and not destructive lines.

The history itself, almost incomparable in its artistry, is the product of a negro publishing house.

In all of these activities, employing hundreds of men and women, including expert accountants, stenographers, clerks, every worker is a negro.

Why is not this kind of a story told to the world? And why does not the public mind satisfy with that which is commendable in negro advancement, instead of that which brings out only the unworthy and intolerable acts among them?

Business — 1923

Georgia.

COMPANY SHOWS REAL PROGRESS IN ATLANTA

Washington Tribune 2-2-23

Declares Substantial Dividends and Increases its Capital

Atlanta, Ga.—What could well be termed the most remarkable gathering of Negro Capitalists ever assembled in America met in Atlanta, Ga., January 16th, 17th, and 18th, 1923, for the semi-annual meetings of the stockholders and directors of The Service Company, and its subsidiary concerns; The Standard Life Insurance Company; and the Citizens Trust Company. The three days were spent by the officers, directors, and stockholders in discussing the affairs of the these three corporations.

Men of national reputation journeyed from as far West as New Orleans, Louisiana and from as far East as Washington, D. C., the Capital of the Nation to Atlanta to lend the benefit of their experience to the allied corporations and their subsidiaries.

Definite Steps taken in Negro Economic Progress

Perhaps the most significant feature of the meeting was the indication of definite steps being made by this group of Negro Capitalists in the great movement for the redemption of the economic life of the Colored people of America.

The varied interests represented by these organizations cover a vast section of the industrial field. The Service Company,—which is the holding corporation operating The Service Laundry, The Service Printing Company, The Service Realty Company, The Service Engineering and Construction Company, the Service Pharmacy, and The Service Farm Bureau, has made an enviable record since its organization. Its resources have been increased, it was reported, since last year from Three Million to Five and One-quarter Million Dollars, and its capital from Five Hundred Thousand to One Million Dollars. At the meeting last week the directors declared a cash dividend of ten per cent with a stock dividend of one-hundred per cent. Indications are that The Service Company will doubtless again double its resources during the year 1923. This is possible since in addition to the concerns already being operated its plans contemplate the establishment of a Service Industrial Insuranc Company to supplement Standard Life.

The Citizens' Trust Company

In line with the general progress of the interests being handled by this group of industrial leaders, the Citizens' Trust Company, which was opened for business in August, 1921, has also made a remarkable record. On the day of the meeting of the stockholders and directors last week, the officers reported that the Citizens' Trust Company can boast available resources of more than One Million Dollars. No better expression of confidence and loyalty in the company could be wished than was shown on the day before the meeting when Seventy Thousand Dollars ($70,000) were deposited by individuals, secret societies, and other organizations so as to bring deposits up to the figure set for the year by the officers and directors. Twelve Thousand Five Hundred Dollars ($12,500) were paid in dividends to the stockholders of the Company. It is proposed, it is said, during the year 1923 to bring the resources of the Citizens Trust Company up to Five Million Dollars.

Standard Life Insurance Company

It remained for the Standard Life Insurance Company, one of the major constituencies of this financial group, to report insurance in force as of December 31, 1922, amounting to $22,881,575, with a total income for the year of $1,083,152..00. A surplus of $78,910.45 was reported, being nearly double the amount of the surplus reported last year. After careful thought and consideration, the directors voted that a semi-annual dividend of $6.00 per share be declared, which in percentage terms mean an annual dividend of twelve per cent. The stockholders and directors voted to increase the capital stock of the Standard Life Insurance Company from $125,000 to $250,000 so as to enable the company to do business in those northern states particularly which require a capital stock of at least $200,000.

Prominent Men Supporting This Financial Program

The master mind back of all of these big interests is Heman E. Perry, who organized the Standard Life Insurance Company in 1913. Associated with him are an outstanding group of directors and officers, including such men as Robert E. Jones, Bishop, M. E. Church, New Orleans, La.; Henry A. Boyd, National Baptist Publishing Company, Nashville, Tenn.; W. F. Boddie, Cashier-Treasurer, Citizens Trust Company, Atlanta, Ga.; W. H. King, Insurance, Atlanta, Ga.; H. C. Dugas, President, Citizens Trust Company, Atlanta, Ga.; J. F. Dugas, Undertaker, Augusta, Ga.; J. M. Frierson, Undertaker Houston Texas; R. S. Williams, Bishop, C. M. E. Church, Augusta, Ga.; Thos. H. Hayes, Udertaker, Memphis, Tenn.; J. W. Huguley, Physician and Surgeon, Americus, Ga.; R. L. Isaacs, Treasurer, Atlanta, Ga.; Sol C. Johnson, Editor, Savannah Tribune, Savannah, Ga.; Emmett J. Scott, Secretary-Treasurer, Howard University, Washington, D. C., A. L. Lewis, Afro-American Industrial Insurance Company, Jacksonville, Fla.; J. A. Robinson, Secretary Standard Life Insurance Company, Atlanta, Ga.; A. M. Wilkins, Vice-President, Citizens Trust Company, Atlanta, Ga.; L. E. Williams, President, Wage Earners Bank, Savannah, Ga.; N. B. Young, President, A. & M. Coll., Tallahassee, Fla.; Isaac W. Young, Physician and Surgeon, Oklahoma City, Okla.; T. J. Ferguson, Cashier, Standard Life Insurance Company, Atlanta, Ga.; and dozen of others, North, East, South, and West.

The potential worth of this financial program speaks for itself. Its financial returns, its employment of hundreds of capable colored men and women, and its proof that the race can conduct financial concerns of thi magnitude justifies the slogan of "Ser vice" which permeates the activities o these corporations.

Negro Capitalists Gather In Atlanta, Georgia

Financial Concerns Report Remarkable Progress — Dividends Declared Indicate Marked Economic Strides.

Ind; 2-3-23

The Freeman

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NEGRO CAPITALISTS GATHER IN ATLANTA

Wilmington Del. Gazette 2-10-23

Financial Concerns Report Remarkable Progress—Dividends Declared Indicate Marked Economic Strides

ATLANTA, GA., Feb. 7.—What could well be termed the most remarkable gathering of Negro capitalists ever assembled in America met in Atlanta, Ga., January 16, 17 and 18, 1923, for the semi-annual meetings of the stockholders and directors of the Service Company, and its subsidiary concerns, The Standard Life Insurance Company, and the Citizens' Trust Company. The three days were spent by the officers, directors, and stockholders in discussing the affairs of these three corporations.

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MR. G. H. BOWEN OPENS BUSINESS

Savannah Tribune
Savannah, Georgia

In Philadelphia; Comes Highly Recommended

2-15-23

G. H. Bowen, a real estate dealer of Savannah Georgia, following migration from the South, has established offices in Philadelphia. For many years Mr. Bowen was a large dealer in real estate in Savannah. However, he belives that with the right kind of financial connections he could be of great assistance to the large number of Southern people who are coming north. Many Negroes were unable to secure homes in Nicetown. Mr. Bowen saw the President of the Pennsylvania Real Estate Mortgage Co., the company which he represents and told him of the condition. The president replied that there was not any law to prevent people from buying homes. In less than three weeks he has turned over thirty homes to Mr. Bowen to sell to Negroes in Nicetown, Philadelphia.

The cause of Mr. Bowen securing connections with the company representing six million dollars is on account of the high type of letters brot by Mr. Bowen from the South. All of the letters state that Mr. Bowen is regarded as a man of strict integrity and very high character. All of his business dealings were square and above board. Any one trusting him with their affairs can be assured that they will be taken care efficiently and honestly.

Because of his great value to his people in Savavnnah, a public testimonial was given in his honor expressing deep regret on account of his leaving. But, positive that on account of his ability as a business man, his integrity and high sense of honor he would succeed in his new home.

The Savannah Real Estate Board, Board of Public Education, Atlantic Savings Bank and many other institutions expressed sorrow because he was leaving, all of which gave high recommendations unsolicited to the effect that he was a trustworthy, honest citizen and deserving the highest commendations.

Mr. Bowen's office is at 2219 West Montgomery Avenue. We wish for our distinguished citizen all the success possible.—Philadelphia Tribune.

CITIZEN'S TRUST COMPANY'S SCHOLARSHIP CONTEST

In line with the advertisement published last week in the Independent, Citizen's Trust Company's Scholarship contest is moving off smoothly and successfully. The enthusiasm of those who have registered is just fine and their determination shows that those who win are going to have to fight for their victory. Among the best is one of the leading pastors of the city and he is as game as any of the others.

One young lady says she would rather have the fourth prize which entitles the winner to a position to work than to have the cash prize of $150.00 and should she win she proposes to try to hold it for years to come. One young man says while he should be glad to win a prize he nevertheless wants to make the race so as to learn how to face difficulties and handle people.

But not only are these contestants a game determined lot but they are loyal to the race they represent. They mean to push the canvass so as to assist in putting our race group on its feet. The fact that Citizen's Trust Company and the Standard Life Insurance Company together now employ more than a thousand five hundred members of the race, leads them to believe that if this contest brings in depositors and deposits as it should all the interests will stand better before our own people and the people of the other race as well.

One of the contestants met with a pious race loving brother, who, when asked for a deposit said: "Well now remember that the Atlanta State Bank failed and that was a colored bank." "Yes, I do remember," said she, "and I also remember that while that one colored bank failed several dozen white banks failed and yet both white and colored people go right on depositing with the other white banks." That brother saw the point and gave her a deposit for there was nothing else to do.

It costs you nothing to give one of these young people a deposit for the money is still yours, every cent of it.

To Develop Negro Settlement in Augusta.

Augusta, Ga.—Plans are being perfected by the Service Company of Atlanta, of which Herman E. Perry is president, and H. C. Dugas, of this city, vice-president, to develop [illegible] acres of land in the southern section of Augusta for a negro settlement. The company is capitalized at $1,000,000 and is said to be conducted exclusively by negroes. It will erect from 25 to 50 frame dwellings and install facilities which will involve an expenditure of about $250,000.

Construction will be handled by the Service Engineering & Construction Co., of Augusta, a subsidiary of the Service Company.

THREE BIG BUSINESS CONCERNS SHOW PROGRESS

Atlanta, Ga., Aug. 1st—Nothing more definitely proves beyond cavil that colored men are capable of conducting along the most modern lines great business enterprises than the facts which were presented by Heman E. Perry, President of the Standard Life Insurance Company, the principal factor in the triangular group of business institutions—Standard Life Insurance Company, Citizens Trust Company, and the Service Company—located in the "Gate City of the South," to his Boards of Directors who met last week at the home office here in Atlanta, in semi-annual session.

The report of the officers of the three concerns indicated the same remarkable degree of success declared at the annual meeting in January of this year.

The Directors of the Standard Life Insurance Company, for instance, declared a dividend of $6.00 per share, thereby assuring a dividend payment of twelve per cent. on Standard Life stock for the year, and voted to double the capitalization of the Company, and to enter within the next few months nine additional States.

Standard Life is now preparing for a "northern invasion" as it is planning to offer its policies in many of the northern States. Heretofore, and until the Company was a positively assured success, it has confined its activities to the Southland where the great masses of colored people reside. President Heman Perry's report was a remarkable statement of the widespread appeal which insurance is now making to colored prospects. His report indicated that for the six months ending June 30, 1923, the admitted assets of the Company now amount to $2222,989.60, with old line legal insurance in force amounting to $2,582,413.40.

The agency force of the Standard Life Insurance Company is now so organized that it will probably bring insurance in force up to $35,000,000.00 by January 1, 1924, when the annual meeting of the Board of Directors is to be held. The income of the concern during the past six months amounted to $586,894.18. Every claim of the Company has been promptly paid, the largest of these being in the sum of $6,000.00.

The Board of Directors of Standard Life made but slight changes in the personnel of officers. H. C. Dugas was elected first vice-president, and will relieve the president of many routine duties. W. H. King, who has so acceptably served as Director of Agencies becomes a vice-president in charge of the field forces of the Insurance Company. W. F. Boddie was elected treasurer in place of Mr. Dugas, and J. R. Pinkett becomes Director of Agencies in succession to Mr. King.

The Citizens Trust Company, the second of this great triangular group, is a splendid dream made real after two years of untiring service on the part of the Organization Committee: Messrs. H. E. Perry, chairman; J. A. Robinson, secretary; T. J. Ferguson, W. H. King, and H. C. Dugas. It opened its doors to the public August 18, 1921. It has now become the largest purely financial institution controlled by colored people in the world, and has a capitalization of $500,000.00.

The Service Company, the third of this great group, but in reality the controlling factor of the three business concerns, began business in 1917 as a corporation, chartered under the laws of the State of Georgia, with an authorized capital of $100,000.00, operating at that time a laundry in Atlanta. In 1918 a second laundry was established in Augusta, Georgia. From an organization of $100,000.00 the Service Company has become a $5,500,00.00 institution. It operates as subsidiary organizations the Service Realty Company, the Service Engineering and Construction Company, the Service Printing Company, the Service Pharmacy, the Service Farm Bureau, the Service Foundation, Inc., and The Citizens Trust Company, and has holdings in Standard Life Insurance Company, The Citizens Trust Company, the Penny Savings Bank of Augusta, Georgia, and the National Fuel Corporation. Service is today the largest corporation owned and controlled by colored people in the world and plans are now underway to spread the activities of these concerns into strategic centers throughout the United States and foreign countries, making thereby an international corporation that will render a distinct and much needed service to colored people.

During the course of the meeting of the Boards of Directors, stirring addresses were made by various speakers, including President Perry, Bishop R. E. Jones, of New Orleans, La.; Bishop R. S. Williams, of Augusta, Ga.; Dr. Emmett J. Scott, of Washington, D. C., and E. C. Brown, of the Brown and Stevens Banking Institution of Philadelphia, Pa., who was present at the special invitation of President Perry. Mr. Brown spoke most cordially on the splendid successess of the Standard-Citizens-Service group of business enterprises with which he has been connected for several large business operations. Also present as a guest at the meeting was L. A. Walton, of the New York Age and the New York World of New York City.

A booklet has just been issued by this triangular group of business institutions, a masterpiece of mechanical printing excellence, well illustrated, which has come out of the shops of the Service Printing Company, an allied subsidiary corporation. The booklet is a compilation not only of the operations of the various concerns of this group but is also a compendium of information illustrating the material development of the colored people of Atlanta. It will be sent upon request to anyone desiring it.

Business—1923.

Illinois.

BUSINESS LIFE OF CITY SHOWN IN SURVEY DATA

The Chicago Defender

Canvass Just Completed By Expert Gives Growth of Chicago Enterprises

[illegible]23

According to a canvass just completed by Ford S. Black, publisher of Black's Blue Book and Directory of Chicago, the number of our people now doing business in Chicago has reached 2,000. These business houses are scattered throughout the South Side, although 51 were found on the North Side and 260 on the West Side. The latter is growing rapidly. There is a small business section in Englewood, and another out on Lake Park Ave. and 55th St, but the principal streets on which our business is located are South State St. from 12th to 63d; Indiana Ave. from 31st to 48th, and Cottage Grove Ave. from 27th to 45th. Cross streets on which business is thriving from Wentworth Ave. to Cottage Grove Ave. are 31st, 35th, 39th and 43d; 47th and 51st Sts. also have considerable business at the intersection of State St. Fully one-half of all the business in Chicago is located on State St. This despite the fact that the cross streets are rapidly filling up toward the east.

Sixty-seven dentists, 95 lawyers and 162 physicians make 324 professional men, not counting 25 chiropodists, eight chiropractors and four optometrists. The survey for 1921 showed 113 physicians as against 162 for this year, which is an increase of 49 in two years. One criticism of the professional circle is that there is a lack of specialists. Out of 67 dentists there is only one surgical dentist, and the physicians are general practitioners. The population of Chicago has increased so rapidly that there is an urgent need for specialists, and quite a loss of patronage is experienced by the professional men because of unpreparedness.

Our people have forged ahead and entered new and bigger fields of commercial activity. Increased knowledge of business and increased financial strength have added much to the zeal and encouragement of our people in this city. They are attempting great things now, and are, for the most part, succeeding admirably. Two banks are thriving on the South Side, one a state and the other a national bank. The national bank is just on the eve of going into its new home which has just been completed and which is the most magnificent new building that has been erected on the South Side. This building was erected by a member of the Race.

Chicago, Ill.

Other Enterprises

In other lines in which the Race is succeeding in a big way may be mentioned: Drug stores, 33; hospitals, 2; hairdressing parlors, 102; laundries, 5; groceries, 120; insurance companies, 4; gents' furnishings, 9; hotels, 15; millinery, 19; music stores, 13; musicians, 93; newspapers, 4; photographers, 4; printing, 17; real estate, 56; restaurants, 100; tailoring, 124; toilet goods, 5; undertakers, 27. Smaller businesses include: Accountants, 4; advertising service, 2; apron manufacturers, 3; artists and art stores, 12; auto garage and livery, 10; bakeries, 13; barber shops and billiard parlors, 240; bath houses, 2; blacksmiths, 4; book stores, 2; decorators, 16; dressmakers, 22; electricians, 8; employment agencies, 12; fish stores, 10; florists, 4; furnaces, 7; furniture, 16; ice cream and confections, 28; jewelers, 5; medicine specialists, 8; notions, 20; plumbers, 5; shoe repairing, 36; shoe shining parlors, 11; shoe stores, 2; signs 5; soft drinks 18; smoke shops 7. Besides these are many other businesses conducted in the homes.

The 115 churches include only one Congregational, one Protestant Episcopal, one Christian and one Roman Catholic church. Church edifices here are among the finest in the world. There are 21 organized clubs and associations which are rendering much service to the community. Sixteen fraternal organizations administer to their secret order needs.

Business — 1923

Illinois.

YOUNG MAN MAKES BIG STRIDES IN BUSINESS

Chicago Whip

(By Inspiro.) 2-3-23

Roberts L. Ephraim, a young colored man of Chicago, is making great strides in the manufacture of caskets. He recently organized the Pyramid Casket Co. of which he is president and capitalized at $10,000 now it is reported that his tangible assets are far in excess of $49,000 and his business is still on the upgrade. Judge William H. Harrison, noted jurist and famed orator is assisting Mr. Ephraim in putting over his concern and next week leaves for points south and west with the view of extending the corporation. He is receiving one hundred per cent patronage from the undertakers of his race who realize that it is a distinctive credit to have young men like Mr. Ephraim in their community.

R. L. Ephraim

Has Splendid Record

Ephraim, who is only twenty-five years old, has splendid record, he has studied in Howard University and the University of Chicago and has also won laurels in the athletic world. He was a famous sprinter a few years ago. Chicago is watching this boy and he is making good.

RACE TO GET BIG HOLD ON NORTHERN COMMUNITY

Big land holders of Western Michigan and North American Homestead syndicate have been in conference for seven days, the [illegible]me of which [illegible]e option of one of the most beautiful small cities in the state, incorporated and surrounded with some of the best farms and farming land in the country. The same is owned largely by lumber men who made millions in the lumber industry, but by no means are successful farmers. The syndicate impressed them that this rich territory could and would be utilized in a way to support the state and country, if turned over for the purpose of placing thereon successful farmers among the Colored people coming this way from the South, and in a measure keep down much of the feeling created out of excessive aggregation of humanity in many of the larger cities.

A. Moore, Pres.

Chicago Defend. 1-27-23

The state is also to classify and certify this land, so no one need fear getting bad soil in this deal. The syndicate gets water power rights upon the river, where some of the most powerful and gigantic factories of the country can be placed. The company will give rights to some rich firms at the start so as to give employment to the Race's prepared young men and women. The syndicate has put on a 100,000 membership drive—beneficial interests $10 each—and asks every loyal member of the Race to buy one or more memberships. This is a goodly land, let us go up and possess it.

Never was a more wonderful door opened to our people. Shall we grasp it, and that at once before others come in and get what is first offered to us? Ten dollars invested now will mean $110 in a short while. Men for commercial, municipal officials, etc., all are to be selected from the roster of those taking out memberships during this special drive. If you are interested in the Race and better conditions of life, invest now and you make the most profitable investment ever made for personal gain and Racial uplift. Three millions are said to leave the South this year, 15,000 planning to come to the western interior of Michigan. Now is the time for you to act for yourself and family. The old adage is: "A stitch in time saves nine." Write us; make this your headquarters, if coming this way. We have homes in Chicago as well as in Michigan, that we sell to all who become members of this syndicate at a very low rate. We also handle property of all members for 3 per cent. We have anything you want in city or country, even down to a room. Let us hear from you. North American Homestead Syndicate, 3518 South State street, Chicago, Ill.—Advertisement.

Chas. Sparks, Colored Contractor, is Dead

447. CARBONDALE, ILL., PRESS.
MARCH 2 1923

Charles Sparks, colored, 62 years old, who died early yesterday, will be buried tomorrow afternoon. The funeral will be held from Bethel church at 2 o'clock. Interment at Oakland.

Sparks has lived here for more than 25 years and for the last few years has been in the contracting business, mostly builder of sidewalks. He had been ill for more than six months with cancer, it was said. He leaves a wife and son, Leo, 12 years old.

POWELL TO ERECT $35,000 AUTO STATION

What promises to be the most exclusive, complete and largest auto and electric service station and garage in the city will be that erected on the site of the vacant at 47th and Wabash Ave. between 4727 and 35, by William Jenifer Powell. The cost is estimated at about $35,000. Contracts have already been let, and construction will begin immediately. The building is to be completed in the record time of 60 days. The vacant property recently was sold to Mr. Powell at the sum of $8,500. J. C. Edmondson, prominent realtor, at 45th and Vincennes Ave., closed the deal.

Wm. J. Powell

The structure will be one story, with a 100 foot frontage on Wabash Ave., and will extend from that street to the alley between Michigan Ave. and Wabash Ave. Space will permit the storage of [illegible] and complete [illegible], lighting, ignition and battery charging repair and service shops. A most complete line of electrical parts will be carried.

Mr. Powell, to whom is due much credit for the undertaking, is prominently identified in public life in this city. He is a recent graduate of the University of Illinois from the school of electrical engineering. During the World war he served 12 months as first lieutenant with the 317th engineers and 365th infantry. He is a member of the Alpha Phi fraternity, University quartet, Berean choir and the Finnie Harmonic Glee club. He resides at 551 E. 46th St.

Chicago Defend. 5-19-23

DOUGLASS NATIONAL BANK

Washington Eagle

Chicago, Ill., Sept. 11.—"It is a very decent warrant of stability to serve one thing faithfully for a quarter of a century."

Washington, D.C.

July the 2 marks the 25th anniversary of the Overton-Hygienic Mfg. Co. of Chicago, who will be remembered as the originators and producers of High-Brown Toilet Preparations. In twenty-five years this business has grown from a small one room shop to one of the finest equipped concerns in the world. Today this is a national institution with its agencies and customers dotting the country from coast to coast.

9-15-23

Its sales records show an annual output of many million packages of face powder, talcum powder, face creams, and hair preparations—an unquestionable evidence of the quality of its products.

We take pride in pointing to this institution as a mark of Negro commerce and industry farthest advanced. It should be a source of endless inspiration for our young men and women. No loyal household should be without its products.

The Douglass National Bank is the only Negro bank in the world authorized to issue U. S. National Currency. Its banking equipment vault and fixtures are modern in every particular. Is a member of the Federal Reserve. Its banking facilities are those of the highest class of financial institutions.

The growth of the Douglass National Bank is phenomenal. In eighteen months its assets have grown to nearly a million dollars.

Business—1923. Kentucky

Negro Business Booming

First Standard Bank and Domestic Insuranc Company Moving To Larger Quarters

Means Emprovemen Of More Negro Men and Women Credit To City and Race

Colored Louisville is at last awakening to the idea of patronizing Negro business. This is proven by the rapid strides being made by the banks and insurance companies. This ouggt to be true and if it were not true it would be a sad commentary on the Louisville Negroes. These institutions meet every **CONDITION OF THE LAW.** That should be sufficient cause for Negro patronage. But **OVER** and ABOVE that, they employ scores of Negro men and women.. That is an ever GREATER REASON for patronage.

EVERY CONCERN THAT GIVES EMPLOYMENT TO COLORED MEN AND WOMEN SHOULD DRAW THE PATRONAGE OF COLORED PEOPLE.

These companies do that. The First Standard Bank and the Domestic Life and Accident Insurance Company write-ups of which appear below are Negro companies. They represent the investment of Negro money; the stockholders are NEGROES; the directors are NEGROES; the beneficiaries are NEGROES. Therefore by all the rules of logic and reason they should have the whole-hearted support of ALL the NEGROES in Louisville and Kentucky.

DOMESTIC LIFE INSURANCE CO. BEGINS CONSTRUCTION OF HOME OFFICE BUILDING.

The Domestic Life and Accident Insurance Company, which began business in September 1921, has experienced possibly the most phenomenal growth of any Life Insurance company on record.

Beginning at a time when an extreme financial depression held the entire country in its grasp, and when the unemployment situation was the worst that had been experienced possibly in the past 20 years; going immediately into the heaviest sick and death claim season known in the history of life insurance business, it is, therefore, no wonder that the Domestic Life is attracting the attentions of financiers all over the country.

But to cap the climax, the company has purchased the property on the corner at sixth and Walnut streets.. known as the Lieterkranz property, and has begun the reconstruction of the building for its future Home Office. The picture on this page shows the building as it will appear when finished.

This property is 144 feet on Walnut Stret by 60 feet on Sixth Street, and only two blocks from the central business section of the city.

The Domestic Life was organized for the purpose of rendering service to our people; service in gainful and pleasant employment, and economic independence. As evidence of progin this direction, the company is now employing nearly 200 men and women of our group, and has already paid, to be exact, a total of $192,949.39 to policy holders and workers in claims, commissions, and salaries. as well as assiting many in buying homes. Not only this, but the progress of the company has been of such that those stockholders who find it necessary to dispose of their stock because of some pressing obligation, can do so and relize a handsome profit on the investment. All this has been acomplished in just eighteen months. The Domestic Life is without a parallel in this respect.

The company has nearly two million dollars of Industrial Insurance in force as of June, 1 1923. And although the Ordinary Department has been in operation only a few weeks the company has nearly a quarter of a million dollars of this business already written.

The officers of the company are: G. P. Hughes..President, J. E. Smith Vice-President and Agency Director, W. F. Turner Secretary, H. C. Russell Asst. Secretary, A. E. Meyzeek Treasurer, Dr. W. H. Witherspoon Medical Director, W. W. Spradling Auditor, I. Smith Homans Actuary.

A $250,000 CORPORATION FORMED

The Louisville News

Well Known Men Organize "Mammoth Building And Loan Association"

Louisville, Ky.

WILL BE A BLESSING TO COLORED LOUISVILLE

9-22-23

The Sleeping Giant is stirring! He shows signs of awakening! Another great financial institution is about to be brought to the fore in Louisville. And its coming will be a blessing to Colored Louisville.

Articles of incorporation have been approved by the State Banking Commission for the Mammoth Building and Loan Association. This corporation will have a capital stock of $250,000, divided into $2,500 shares of $100 each.

"The object of the company is to afford its members the opportunity for safe investment of their savings, to facilitate the ecquiring of homesteads and to accumulate a fund for the mutual benefit of the stockholders."

The incorporators are Mrs. Julia M. Smith, Messrs. Henry Johnson, John O. Blanton, George G. Young, Ernest J. Ellis, A. B. Ridley, J. L. V. Washington, H. E. Hall, W. H. Wright, J. A. Emerson, W. T. Merchant and W. H. Pickett with 30 shares each.

Mr. W. H. Wright, president of the American Mutual Bank and one of the incorporators, told a representative of The News the corporatio would be doing a million dollar business at the end of a year. He said that through the Mammoth Building and Loan Association every Colored family can own its own home. Various white building and loan companies have been the caus of many people, white and colored owning their own homes.

This being true the MAMMOTE BUILDING AND LOAN ASSOCIATION should be a blessing to Colored Louisville.

Business — 1923

Maryland.

SUGGESTS A NEGRO BONDING COMPANY

Afro-American Baltimore

A bonding company financed by race capital is suggested by L. Ellsworth Wright. 2/23/23

"I went to the Fidelity Bonding Co., for a $2,000 bond in the Orphans Court the other day. I was told they did not go on colored peoples' bond, but understand they do outside of Baltimore. The company bonds local colored postal employers. The refusal made me get a bondsman who had to put up $4,000 in property"

COLORED HOTELS BADLY NEEDED

Afro-American

Travelers Are Forced To Seek Accommodations In Rooming Houses Even In the Large Cities

Baltimore Md.

Aug. 31st, 1923

GET OTHER PATRONAGE

Theatrical Folk and Railroad Workers Would Help Support Better Class of Hostelries

The lack of hotel accomodations is one of the most disappointing features of race progress noticeable in America today. While there is indexed in the Billboard office, more than 600 stopping places available for the Negro traveller, as a matter of fact the race can boast of adequate hotel accommodations in less than one-third of the larger cities of the country and in very few of the smaller towns.

The file referred to contains the names of many hotels operated for the patronage of the general public without regard to the race of the patron, and many more of private home keepers whose doors are hospitably thrown open to the race traveller who could not be otherwise cared for. Just about a hundred cards bear the names of bonafide hotels operated for the accomodation of colored people, by members of their own race. The management of many of these restricted, few seem to care for patronage once it is obtained.

Travellers Prefer Rooming Houses

Some are operated on the policy of getting all they can from nvoae of getting all of the profit possible from the patron at his or her first visit to the hostlery. Others assume that a bed without any supplementary service of any character is enough justification for collecting the price quoted. Some assume that patrons will gravitate towards their house or be forced to patronize it. Few unknown to those who would patronize the hotel,, if they but knew of it.

Another grave error is the presumption that all colored travellers are seeking a "good time" with its attendant noise. Few of our race hotel men appreciate the numbers who give them no thot, and upon arrival in a town proceed to seek a rooming house.

Need Noted by Business Men's League

There is no desire to disparage the colored hotel. A goodly number of them will challenge the admiration of even those familiar with the pretentious houses of other peoples. The criticism offered in this article is intended to be constructive, and it is conceded that no evil can be rectified until its existance has been acknowledged.

That the colored hotel business is sadly in need of overhauling has been recognized by the National Negro Business League, and that body has been trying for several years to interest hotel men in the ment and the uniformity of service standards in their businesss. So far liittle progress has been made.

A steady patronage is the backbone of any business. There are just two groups capable of providing this sustaining volume to the keepers of our hotels, viz: the railroad men and the show folks. Because of their longer stay in each community, the greater of these is the show folks.

Show folks as Patrons

At the present time there are six big musical companies on the road with more in rehearsal or early prospects of rehearsal. Fifty tablod companies are travelling over the land. Four hundred vaudeville acts of the race, totalling twelve hundred people are being booked hither and thither while more than sixty musical groups are playing parks and dance halls engagements across the land. Add to these the concert artists, pitchmen, medicine show people, the club and hall entertainers and the miscellaneous shows travelling without cars, and we have more than five thousand potential hotel patrons, not a fifth of whom even think of a hotel.

Railroad Workers Need Them

Dividing among the hotels—if the towns affording hotels worthy of the name—they would average thirty guests per day. This would provide a nice foundation upon which a healthy business might be based. It would enable a hotel to maintain every essential to a big business, and thus be prepared for the tourist traffic, the convention business and for the increasing number of Negro commercial travellers that are being met with on the road.

But two things are required, reasonable rates and reasonable service. Both are the products of intelligent managemnt. If it would suceed, a hotel must first have the facilities for serving the public, and then must inform the public of that fact. The two forms of advertising must be accomplished.

Must Advertise

First, a hotel must be advertised in publications that reach the traveller all the time, particularly while he is laying out his route. Local papers will not accomplish this for when a traveller see these he will be in the city one or more days, and his abiding place selected and occupied.

Next the printed advertising must be supplemented by the word of mouth that is so potent; and there is no booster so willing to sing the praises of a good stopping place as is the performer or railroad man.

COLORED MEN'S BUSINESS EXCHANGE

Baltimore American

11-14-23

The Colored Men's Business Exchange is making improvements in their building on Pennsylvania avenue. A large membership meeting will be held on Thursday evening, November 22nd. Every member is urged to be present. Business of importance.

Business — 1923

Minnesota.

$300,000 HOTEL TO BE OPENED SOON IN MINNEAPOLIS

New York Age

35-Foot Site Acquired on First Ave., N, for Inn Catering to Travelers of the Race

2-3-23

Minneapolis, Minn. — Construction work on a $300,000 hotel catering exclusively to Negro guests will be begun July 1, when present leases on the site at 710 First avenue North will have expired.

E. H. Jennings announced that he has purchased the 35-foot lot, containing a three-story brick and frame apartment building from Mrs. Boutilla Smith, paying $35,z00 for the property. He has leased the property to a holding company in Chicago, which will finance the new building and manage the hotel. The present building will be wrecked.

The location acquired is convenient of access to the theatrical district and the proposed hotel will offer special inducements to colored companies appearing here. An up-to-date dining room will be operated.

Contract for construction of a three-story building has been let to the J. A. McDonald Construction Company.

Business — 1923.

New Jersey.

SHORE HOTEL FOR NEGROES

The New York

Company Formed to Build $750,000 Structure in Atlantic City.

Special to The New York Times.

ATLANTIC CITY, N. J., Aug. 19.—Ground will be broken this Fall for the building of the Hotel Fitzgerald, to be owned, operated and patronized exclusively by negroes. The estimated cost is $750,000.

The hotel will be on Indiana Avenue, between Atlantic and Arctic Avenues. The plot, known as the Obert tract, is in the form of an irregular triangle. It is two and one-half blocks from the boardwalk. The architects are McLanahan and Bencker of Philadelphia, who designed the Hotel Traymore. The building will be of steel and reinforced concrete, and will have a main tower of fourteen stories and two spreading wings of eight stories each.

The Fitzgerald Hotel and Development Corporation which is to build and operate the hotel, is a New Jersey corporation with an authorized capital stock of $1,000,000 of which B. G. Fitzgerald, negro shore hotel man, is president.

Missouri.

Business — 1923.

"PORO", ST. LOUIS, CONSTANT SOURCE OF WONDER TO TOURISTS

Negro-America 1-5-23 Baltimore, Md.

$750,000 Institution Is School, Home and Manufacturing Plant in One

St. Louis, Mo., Jan. 4. (Special)—Poro College has been located in its new $750,000 building occupying a half block on Pendleton street for nearly ten years. Today as when it was first opened, it is a constant source of wonder to tourists.

St. Louis was once the site of the World's Exposition. It's colored high school, named for Charles Sumner, contains, besides class rooms and executive offices, two gymnasiums and a swimming pool. It is valued at a million dollars. The Y. M. C. A., Pine Street Branch, is not only one of the biggest colored "Y's" in the country with gymnasium, swimming pool, separate boys' department and cafeteria, but it is the meeting place of a dozen or more welfare clubs and has found it necessary to establish up-town branches.

All of these places of interest claim the attention of visitors to St. Louis, but they linger longest at Poro College.

"Poro" is an institutional trinity. Besides housing the big manufacturing plant where hundreds of cartons of toilet articles are made and sent out daily, the double building is a school where beauty culture, including manicuring and chiropody, is taught to "Poro" agents. In addition there is located within the palatial apartments of Mr. and Mrs. Aaron E. Malone, who are chief owners and operators.

EFFICIENCY IS KEYWORD

Efficiency is the keyword among the 150 employees of Poro from the time they go to prayers in the big auditorium seating 800 persons in the morning, until afternoon, when they doff their work uniforms and put on street clothes preparatory to quitting work for the day.

During the day two young women are fully occupied as guides, conducting visitors thru the plant. From the main lobby and telephone switchboard thru the manufacturing plant, the school rooms, the college dining-room, kitchen, the Malone apartments and guest chambers, visitors marvel not only at the spotless cleanliness, but the quiet courtesy of Poro employees.

The employees refer to themselves as the Poro "family", and to Mr. and Mrs. Malone as their parents. Not only has the telephone switchboard operator a beautifully modulated voice, but also the other 149 men and women workers. Visitors declare they have never heard a blatant voice or an immoderate laugh from Poro workers.

A $1,000,000 BUSINESS

St. Louisans say that the Malones are two of the few colored people in the United States who have earned a million dollars in business. Wealth sits lightly on their shoulders of the Malones, however. They dress inconspicuously and live simply. They often dine with their employees or "family," when a 15 cent plate dinner is served, and the other day when a number of guests were entertained at breakfast, Mr. Malone was seen assisting the waitresses by moving from guest to guest with a plate of hot biscuits just from the college ovens.

What the Poro "family" think of the Malones is best told by "Brother" Edwards, a G. A. R. veteran, whose job consists of hauling up the flag at the college every morning and pulling it down at night.

FORGOT THE FLAG

"When this building was put up," said Brother Edwards, "I said to Mrs. Malone, 'You haven't any flag up.' She said, 'That's right, old soldier, I forgot; you get one and put it up for me.' I went down home and got an old flag I had there and put it up. When Saturday came she sent me a check for $15. I nearly fell over with astonishment.

"Since that time I put the old flag up every morning and take it down at night. When Saturday comes I draw pay envelope too, $1 a day, 365 days in the year.

"I used to come up here and sweep around a little bit, until Mrs. Malone saw me. She told me, 'Old soldier, you are here to take care of the flag. I don't want you to hurt yourself trying to use a broom. She wont even let me go out on the roof to put the flag up by myself now. She says I might fall off and hurt myself."

$10,000 TO AN ORPHANAGE

St. Louis people say the number of "Brother Edwards" the Malone have helped will never be known.

Their hobby now is the new colored orphanage recently built and dedicated to which they gave $10,000. They also gave $10,000 to the Y. M. C. A., and thousands to other local institutions.

It is announced that the St. Louis *Clarion* has resumed publication with "several very intelligent, progressive and energetic young men who have formed a stock company with $10,000 capital." Intelligence, youth and capital, especially if in cash, are high cards in the newspaper game.

H. & B. AUTO REPAIR CO. ADDS ONE MORE SERVICE STATION TO THEIR WORK

St. Louis Argus

Makes Progress In Auto Repairing. Buys Well Equipped Garage On Whittier Street. Is Rendering Real Service To Public.

St. Louis, Mo.

The H. and B. Auto Repair Co., 310 N. Ewing Ave., is pleased to announce that we are now operating a well equipped garage and service station at 1416 N. Whittier St., which places us in a better and more convenient position to serve our patrons in any branch of the auto industry, which service is protected by our familiar guarantee, noted by most of the well known citizens of St. Louis, "That no transaction is considered complete in our shops until customer is fully satisfied." That has built up for us a business beyond our hopes and expectations. We have secured the best mechanical talent that could be collected, which enables us to offer such service as the public demands. We want you to know that when you see the sign H. & B. it stands for honesty, integrity and fair dealings. We believe that every great enterprise which has for its purpose the success, happiness and prosperity of its people, has back of it a lofty and delightful ideal. The H. & B. is an enterprise designed to meet the urgent needs of all the people, promoted by men who have achieved marked success in their particular lines and who are acuated by a wholesale desire to have their own succeed. The H. & B. is an enterprise which aspires for leadership in its class, and must maintain in back of it the policy of right methods and principles for the protection of its patrons, and with the necessary co-operation on the part of the general public, the Negro has the opportunity to soon gain a place on equality with his competitors and advance on the stage of the industrial world, which we have so long sought. Have you thought of the number of automobiles owned by Negroes in and around St. Louis? Have you considered the amount of money spent by them on repairs, tires, accessories, etc.? Conservatively speaking, as a race we spend $1,000,000.00 per annum. If fifty per cent of this amount was handled by Negro concerns it would enable us to employ between 500 and 1000 Negroes in various lines of this industry. Heretofore in many instances the Negro automobilist has had many just reasons for complaint in dealing with his own, but the promoters of the H. & B. have carefully studied the automobile business and have formed an organization that has mapped out a proven system which they have eliminated those grounds for complaint. We have in our employ thirteen persons, and our present pay roll is $250.00 per week. With the efforts of the faithful few who have joined us in our upward trend we have built up an industrial enterprise that competition cannot retard. We invite your support and hearty co-operation.

Gertrude Robustnaie, General Manager.

Branch No. 1, 210 N. Ewing Ave., L. Curry, mechanical manager; Wm. Tennell, branch manager.

Branch No. 2, 1416 N. Whittier St., Wm. Huff, mechanical manager; U. L. Watkins, branch manager.

Ady

NEGRO BUSINESS ASS'N

St. Louis Argus

St. Louis, Mo. 10-26-23

A group of enthusiastic business men and women met at the Argus Hall Thursday evening for the purpose of reviving the Business Association, the object being to "go after the business."

The next meeting will be Thursday evening, November 1st at Argus Hall. All those interested in Negro business are invited.

REORGANIZATION OF THE BUSINESS MEN'S LEAGUE

St. Louis Clarion 8-6-23 St. Louis Mo.

While the Business Men's League, as at present organized, has accomplished some good work, it has not accomplished what we believe it should have accomplished. This is, in part, we believe, due to the miscellaneous membership. It has included in its membership lawyers, doctors, dentists, and politicians. Our idea is that these all have their own organizations and should develope into usefulness along their own lines.

We think that the Business Men's League ought to be a separate organization, having its membership made up only of strictly business men and women. We notice that this is the method among the whites—the commercial or business men, are not members of the Medical Association, nor of the legal societies unless they are also engaged in commerce and vice versa.

As President of the Local Business League, Mr. C. K. Robinson proposes to call a meeting soon for the purpose of re-organizing the League with the view of eliminating all except those actually doing business, barring politicians, doctors and lawyers.

In the next issue of The Clarion a date will be announced for the purpose of re-organizing along these lines.

Note, we are not opposed to the present heterogenous League's work, nor do we wish anyone to surmise that we have not enjoyed every moment we have spent with all these and frequently all have contributed to the welfare of the League, but it looks so incongruous now to say a Negro Business Men's League must include all the professional men and politicians. It looks too silly to call such a mixture a Business Men's League, although each class has some sort of business they cannot be classed as commercial while a business men's and women's league ought to include only those really in business.

We cheerfully indorse the work of the N. A. A. C. P., but its

work is not commercial, nor is that of the Women's Federated Clubs nor the Women Voters League. We believe these ladies should co-operate and work together and we believe all in their own sphere should raise the standard high, but neither can do the work of the other. We want to unscramble and let each organization work out its own problems.

The main purpose in view in asking for a re-organization of the Business Men's League is to get the real business men of the city together and then we will be able to come into personal contact with the great commercial organizations among the whites and through this contact secure all the benefits that white business men get by such contact.

The best interests of the race will never be served until all the agencies for racial uplift do the work to which it is devoted without a divided interest, Being interested in everything, a "regular joiner" use to be popular but it got the joiner no where in business. Let us therefore organize a League with only business men and women as members.

We wish to compliment the School Patrons Alliance of which Dr. Geo. E. Stevens is president, for the splendid work it is doing in the interests of better schools in the city. Here is too an illustration of our point of view this organization does one thing and it does it well.

We believe the Business Men's League will become a great power when it concentrates on business.

THE ST. LOUIS NEGRO BUSINESS ASSOCIATION.

St. Louis Clarion 11-16-23

The St. Louis Negro Business Men's Association has been revived and is now functioning to its fullest capacity. We are proud of the opportunity to herald this inspiring information to the colored population of St. Louis and to other cities, so that this great move may be the means of an awakening everywhere for our race. The significance of this move cannot by any means be over stressed, as millions of dollars, which should pass through the hands of Negro merchants, goes into the hands of other races almost unsolicited.

St. Louis Post Dis.

Think of the positions that would be opened to our boys and girls if the Negro merchants could command one-tenth of the Negro's business. What independence it would mean to the race to be in a position to employ thousands of their own, and to have the pleasure of gaining some benefits from the money which they must spend for necessaries.

The Clarion highly indorses this wonderful move and will ask every race man, woman and child to rally to the support of our merchants.

TO COLORED CITIZENS

Negro Business Men's League Issues Proclamation to Members of Race in K. C.

Kansas City Call 11-3-23

1612 East 12th Street,
Kansas City, Missouri,
October 30th, 1923.

May I ask that each citizen who reads this Proclamation do not regard it as dictatorialship.

Whereas, The Negro Business League was organized by the late Booker T. Washington for the purpose for carrying the Negro dealer closer to the customer, and to bring the customer closer to the dealer that a better relationship and a better understanding might be reached between the two to the end that all legitimate businesses that are owned and controlled by Negroes might flourish and prosper until places would be made for Negro boys and girls coming out of schools and colleges to be employed to use their well earned laurels in commercial activities, so

Therefore, in keeping with the principles and the aims and objects of the League, with the power vested in me as President of the Kansas City Negro Business League, representing the business, industrial, economic and civic interest of the colored population, I therefore proclaim Monday, November 5th, as Kansas City Negro Trade Week, during which time we will ask every one of the 40,000 Negroes in Kansas City to be responsible for spending at least One Dollar in some Negro business enterprise in Kansas City. This implies with your churches. If you don't owe any back dues, may I ask your pastor and officers to permit you to pay at least a dollar in advance on your dues; grocery stores, drug stores, doctors and farmers, dentists, real estate dealers, taxicab owners, tailors, hair dressers, building and loan association, loan investment, insurance companies; you may join lodges or pay your assessment, or any other kind of legitimate business, shoe stores, jewelry stores, restaurants and hotels. We feel that within seven days the necessity of life will come across your pathway to at least a dollar's worth. We are having 50,000 tags made to be given away by the pastors, presiding officers of lodges, insurange companies, and in fact everybody with whom you spend a dollar and we shall ask that you wear same during the period of this trade week which will be the indication that you have spent a dollar with some Negro dealer, and we particularly urge that every member of our race buy and read the Kansas City Sun and Kansas City Call. If your subscription has not expired, we shall ask you to take out one for the next year in order to get to spend your dollar. We shall ask every minister of the gospel, presiding officers of lodges, president of federated clubs, presidents of labor unions, presiding elders and bishops, and in fact anybody who presides over a group of people, to use their influence to help make this trade week a success. We also ask that the dealer and ministers of the gospel and all business men to keep an account of the money that they collect during this trade week, and at the end of the seventh day, which will be Monday, November 12th, at 7 p. m., to make a compilation to the assistant secretary of the League, Mr. F. T. Lane, executive secretary of the Urban League, in the Lincoln building; that we add up the sum total and publish it in the next issue of the Kansas City papers; and we shall make a comparison from month to month during these trade weeks that we might ascertain how well the members of our racial group have patronized our Negro dealers, and in fact the amount of money we are spending among ourselves.

I particularly ask that you patronize all persons who are members of the League who are in business. Hoping that you will accept this Proclamation in the same spirit in which it is issued, that is, to bring about a better understanding and a better relationship between the Negro dealer and the customer.

Yours for the Negro race,

Kansas City Negro Business League,
N. S. Adkins, President.

Attested by Mr. B. A. Vasser, Sec.

Issued at my office this 30th day of October, A. D. 1923.

ST. LOUIS NEGRO BUSINESS ASSOCIATION

St. Louis Clarion 12-7-23

The work of the St. Louis Negro Business Association is meeting with a phenominal success. At last the commercial interests of our group here in St. Louis are awakening to the importance of co-operative effort. Daily the office of the secretary, Mr Allie Jones, is beseiged with inquiries relative to the association.

In the last week the committee of women employed by the association in a dual capacity—to make a survey of the Negro trade situation and to solicit new members has acquired some very interesting and valuable facts. They have visited one hundred and sixteen Negro business places, securing among these eighteen new members and more than fifty pledges to join the association in the near future.

12-7-23

The majority of the new members were in attendance Tuesday night—a meeting at The Argus Hall which was without a doubt the most successful meeting held up to-date; being exceptionally well attended.

St. Louis Argus 12-7-23

The members accepted at this meeting are: Sam Anderson, Mfg. disinfectants; H. J. Bolton, universal hauling company; Sam Ball, Bertha's Dress Shoppe; Mrs. Luella Blunt, restaurant; S. H. Chambers, tailoring and cleaning; Willie Harper, express and hauling; Ernest L. Harris, druggist; Ike Neal, undertaker; Walter Armes, real estate; Sam Shepard, coal and garage service; Anthony Stoner, land scape gardener; Thomas P. Shakespeare hatshop and shoe shine parlor; William Thompson, house and window cleaning; C. C. Waffield, barber; Wm. Walker, New Port Cafe; Mrs. Ella Wardlow, grocer; David Woodward, grocer; F. J. Young, tailoring; Paul N. Dokes, tailoring; H. G. Henry, oil filling station; Fred Parker, shoe repairing; Chas. Putman, Jest-a-mere Theatre; Bud Harris, express; Kenneth Street, druggist; Mrs. A. W. Weekly, beauty parlor.

The next meeting will be Tuesday December 18 ,and will be of unusual interest to the public. Be sure and watch for the program of this meeting in next week's papers. A real opportunity will be afforded the public to see just what co-operative effort within our group means to us.

NEGRO BUSINESS LEAGUE

St. Louis Argus 12-7-23

By Rochester

The St. Louis Negro Business Association held its regular business meeting at the Argus Hall last Tuesday evening. Quite a large number were present, many of whom took part in the lively discussions.

Secretary Allie Jones reported on the work of the women workers who are making a survey of the Negro businesses in the city. Following this survey an effort will be made to enlist every business in the city in the Association.

The following new members were reported: Sam Anderson, Mfg. Disinfectants; A. J. Bolton, Universal Hauling Co.; Sam Ball, Berthas Dress Shop; Mrs. Luella Blunt, Restaurant; S. H. Chambers, Tailoring and Repairing; Willie Harper, Express General Hauling; Ernest L. Harris, Druggist; Ike Neal, Undertaker; Walter Orme, Real Estate; Sam Shepard Coal and Garage; Anthony Stoner Landscape Gardener; Thos. P. Shakespere, Hat Shop and Shining Parlor; William Thompson, House and Window Cleaning; C. C. Warfield, Barbershop; Wm. Walker, Newport Cafe; Mrs. Ella Wardlow, Grocery; David Woodward, Grocery; F. J. Young Tailoring; Paul W. Dukes, Tailoring Cleaning; H. T. Henry, Oil Filling Station; Fred Parker, Shoe Repairing; Chas. Pitman, Jest-a-Mere; Bud Harris, Express; Kenneth Street, Druggist; Mrs. A. W. Weekly, Beauty Shop.

The next regular meeting of the association will be Tuesday evening, December 18. J. W. Hayes, president; Allie Jones, secretary; 4262 W. Finney. Phone Lindell 1983.

Business — 1923.

Missouri.

L. BROWN HEADS LOAN-FINANCE ORGANIZATION

Opens Official Office At 209 N. Jefferson Ave. To Promote Savings Investment And Home Ownership.

St. Louis Argus 11-23-23

G. L. Brown Loan and Finance Organization, of which Mr. Brown is president, has just opened offices at 209 N. Jefferson, for the purpose of promoting Savings, Investment and Home Ownership.

Mr. Brown, on interview, states that his purpose of organizing the G. L. Brown Loan and Finance Organization was to take care of the congested housing situation of the Negro of the City of St. Louis and also offered to have a plan whereby they may create a savings to buy their homes as an independent future lie before the man or woman who owns his own home.

"I came to this conclusion after a very careful survey of the housing and home buying conditions of this city. It is generally conceded that nothing will make a better citizenship for a man than the owning of his own home. But it is equally true that nothing so shakes a man's faith in buying real estate as to be legally defrauded of a home after it has been bought with hard earned avings.

"The stress of hard times and bad management and reverses, etc. has compelled many people to sell their homes and in many cases to lose them. The G. L. Brown Loan and Finance Organization has organized for the purpose of avoiding the situation just mentioned and also urges property owners and buyers to look into their plan of savings and investment as they are now prepared to put before the people a plan to finance and also buy a home on the monthly instalment basis.

"A loan and finance organization is one of the foremost achievements of the human mind in the realms of sociology and finance in the last one hundred years.

St. Louis Mo

"The chief reasons for civic progress will be found to be from a solid institution devoted to the gatherings of the savings of the people and in turn lend this money to the people for the purpose of buying or financing a home on the installment plan such as we have to offer.

"The most vigorous competition of both the home and the owner of real estate is their desire namely for pleasure and not for the future. For example, the automobile.

"If you can afford to buy an automobile on the instalment plan, why not look to your future and start your savings toward the ownership of your home, from which you will reap a harvet in the future.

"The lending of money is only one of the minor service rendered by the G. L. Brown Loan and Finance Organization. Their main purpose is to render a service of home buying, home protection and the saving of the home about to be lost through misfortune of not being able to meet the loans due by establishing a monthly saving plan toward the future of either of the above mentioned cases amongst our race.

This organization will render a service through its department and department managers for any client as to loans, savings, insurance in all it phases, life, accident, fire, liability and surety, the buying of real estate and homes, direct sale of homes and collection of rents, etc., also a special department of advertising and publicity. To sell an article at the present day, it is very necessary to place your wares before the public in the most intelligent and economic way."

The G. L. Brown Loan and Finance Organization is composed of Mr. G. L. Brown as president, who is also assistant special agent of the Pacific Mutual Accident Insurance Co. a director in both foreign and local organization. He enjoys the distinction of being a member of the first Negro family to settle in the State of Missouri. Mr. Richard Burell: vice president: Mrs. F. M. Turnquest, secretary: Mr. Robert Rue, treasurer: Mr. William Feugh will be manager of the real estate department and Mr. Wayman Bradshaw, manager of the advertising and publicity department.

The G. L. Brown Loan and Finance Organization will be located, as stated above, at 209 N. Jefferson, ready to serve you for any of the above purposes mentioned.

Business—1923

HARLEM'S DEPARTMENT STORE

A distinct step in advance in Harlem's commercial life was made when the A. I. Hart Company a few days ago opened its splendid new department store in the new Renaissance Building. Through William H. Roach, president of the Sarco Realty Company, the Renaissance Theatre, the first and only colored theatre to be built in Harlem, was made possible. It was through that same courageous and competent business man that an ideal home has been made possible for Harlem's first colored department store. It is an institution which, like a bank owned and operated by colored people, alone stamps the Harlem colored community as having arrived commercially. Its growth to the size and sway of the great department stores of Broadway depends primarily upon this community. The management has demonstrtaed by its conduct of the two former stores of the company that it fills a distinct Harlem commercial need and, secondly, that it can successfully compete in price and variety with the Woolworth type of stores elsewhere. That being true, colored Harlem, if it is wise, if it would save itself and keep within itself tens of thousands of dollars now going into the coffers of those who do not live in Harlem and do not employ those who do live in Harlem, will give of its full patronage as far as possible to the Hart department store. More power to these splendid young Harlem pioneers!

RECORD COMPANY CHANGES NAME AND INCREASES CAPITAL.

The Freeman

Prominent Race Men Elected to the Board of Directors.

Indianapolis, Ind.

DIVIDEND TO STOCKHOLDERS DECLARED.

2-17-23

NEW YORK, N. Y. — At the annual meeting of the stockholders held here this week, the legal details necessary to the change of name of the Pace Phonograph Corporation, manufacturers of Black Swan Records, to the Black Swan Phonograph Co., Inc., were completed. At the same time the capital stock of the company was increased from $50,000.00 to $75,000.00 and a cash dividend of 6 per cent was voted to the stockholders of record.

This company began business less than two years ago in a basement room, with a force of one stenographer and the organizer. Today it owns and occupies its office building, 2289 Seventh Ave., where all of its clerical work is done, and operates a factory covering twelve thousand square feet, in Long Island City, in the finest manufacturing district in the world. It does its own recording, plating, pressing and printing and employs over forty people, with a combined payroll of over one thousand dollars per week.

The report showed the gross income of the company for the year was over a quarter of a million dollars. Despite the serious depression during last year, it showed a steady average in sales for all three of its products, records, needles and Swanolas.

During the year, the company paid to colored singers and musicians over $5,000.00 for records made, furnishing opportunities to our singers denied by white companies. Some of the artists of whom records were made during the year were Florence Cole Talbert, Antoinette Garnes, Kemper Harreld, Revella Hughes, Ethel Waters, Trixie Smith, Josie Miles and many others. Every type of song from Grand Opera sacred and standard, to popular numbers, are made. The companies recordings compare favorably with any record made.

The new board of directors consists of John E. Nail, Dr. W .E. B. DuBois, T. K. Gibson, W. H. Wilson, Dr. M. V. Boutte, J. Thos. Williams, Philadelphia, Jr., and Harry H. Pace. The late Bert Williams was one of the principal stockhoders of the company, and had consented just before he died to become consulting director of recording.

New York.

NEGROES ARE POOR CUSTOMERS, AVERS FURNITURE DEALER

White Merchants Not Advertising for Colored Customers, Is Story.

New York N.Y.

SAY THEY WON'T PAY

3/17/23.

Attitude of Whites Should Cause Race to Support Race Merchants.

New York Age.

According to the advertising manager of the Goldberg Furniture Company, which operates four furniture stores in Washington Heights, the Bronx and Yonkers, Negro customers are poor accounts, and his store is no longer seeking their business.

In speaking to a representative of THE AGE about advertising among Negroes, the furniture man stated frankly that his company had found the majority of the colored customers poor accounts, in that they often changed their address and had to be continually reminded about payments being due.

He stated further that the Negro as a customer had been discussed at the recent convention of the Retail Furniture Men of Greater New York, and many of the other companies with colored accounts took the same attitude. He stated that this laxity on the part of colored customers had caused several big companies to seek no further business with them.

Such an indictment as this by the white business men of the community should cause the colored people to give larger support to their own enterprises. In building up such colored businesses as the Anderson Furniture Co., the A. I. Hart Co. and similar establishments the Negroes in Harlem will not only be strengthening each other but they will also be making it unnecessary for white firms to discredit the Negro as an installment customer, or to charge them more than other races.

An investigation of other furniture houses in this section shows that many of them have had trouble with customers of other races, especially their foreign element. Many of them claim that Negroes were among their best customers, and denied that this was their attitude.

$100,000 Bus Business Has Been Built Up By Collins

New York Age

Started 20 Years Ago With Two Horses and Old Coach, Colored Man Now Operates Finest and Best Appointed Transportation Line in Duchess County.

3/24/23

Here in Millbrook is located his big well-appointed garage, with a splendidly equipped repair shop attached. The entire plant is steam-heated, and his flock of busses and automobiles are the finest in Dutchess County. In business, the word of William R. Collins is considered as good as gold, and he is thoroughly respected by everybody. He is a thorough-going business man in every respect.

He operates a half-dozen big passenger busses, and there is also a flock of high-priced, comfortable automobiles, open and closed bodies, used in catering to the patronage given him exclusively by the wealthy Bennett School for Girls at Millbrook.

The transportation of passengers in Dutchess County by means of automobile busses has grown into a business of huge dimensions. Bus lines run into Poughkeepsie from all sections of the county,—from the Connecticut boundary on the East, from Ulster County on the West, from as far North as Columbia County, and from the boundary of Putnam County on the South.

And it is an outstanding fact that of all the buses in use on these various lines, the finest in appearance and equipment are those owned operated by Mr. Collins.

A. I. HART CO. STORE REFUSED $46,000 OFFER FROM WHITES

Unusual Aviation Advertising Stunt Used to Draw Audience to Hear Story.

AIRPLANE OVER HALL

People's Opinion Asked on Matter of Selling to Whites.

4/21/23.

An unusual advertising stunt was attempted in the interest of the A. I. Hart Co., Inc., on Sunday afternoon, April 15, when Lieut. Hubert Julian, formerly of the Canadian Air Forces, attempted to make a parachute drop from an aeroplane into a vacant lot near Seventh avenue and 140th street. He was to have carried a mysterious message to a large audience assembled at Renaissance Casino.

But the high wind and unfavorable weather conditions prevented the aviator from landing in Harlem as planned, and after circling the neighborhood he made for the Hudson river. The message was read to the waiting throng, and proved to be an offer of $46,000 from a white business concern for the five, ten and twenty-five cents store of the A. I. Hart Co.

A discussion was asked for as to what those present would do with the offer. A number of people spoke, including George Young, Benj. F. Thomas, and Mrs. Laura Prampin, and most of them advised Mr. Hart not to sell his business.

Mr. Hart then read the reply sent to the offer, after his board of directors had met and refused to consider itit. He stated that though his board refused this offer, they left the way open for further negotiations and unless the colored public showed by larger patronage that they wanted this store conducted as a race enterprise, he would be compelled to sell.

Several of Mr. Hart's employees spoke including Lieut. Julian and C. Benj. Curley, who pointed out the fact that it would be a disgrace to the Negroes of Harlem to have this store fail for lack of paronage, or to be sold for that reason. 4-21-23.

Those present applauded Mr. Hart's decision to keep the business and pledged themselves to give a more liberal support to this establishment.

NEW YORK

N Y C Wash
MAY 2 1922

Seek to Build Harlem Business

Move Begun to Establish Firms Owned, Operated and Supported by Colored Residents.

The development of Harlem as a distinctive colored community has been a feature of the city's growth in recent years. The district from 130th to 145th street between Fifth and Eighth avenues is practically 100 per cent. colored in its population, which ranges between 150,000 and 200,000 and is in itself the largest colored city in the United States.

And with the establishment of this section of the city as the colored community and its steady growth there has been distinct progress along many lines, a community spirit which did not hitherto exist has been aroused, and there has been continued progress in enterprises tending to develop the community along the most substantial lines.

In one respect only has there been a backwardness in the development. This is in the field of commerce and business. In fact, in only one field of business have the colored residents of Harlem expanded their own capabilities to any extent, and this is real estate.

WHITES RUN BUSINESS

There are a considerable number of colored real estate firms, who do the greater portion of the realty business for the colored residents of that section and have been established on a firmly successful business.

But the vastly greater proportion of the business in Harlem has been and continues to be conducted by whites. Practically every business house of any significance or importance in the colored section is owned, controlled and for the greater part operated by whites.

Just why this should be true is something of a mystery, but it has been said to be due to a failure on the part of the colored residents to support amply enough others of their own race who make business ventures.

There is no lack of financial strength in the comunity. The postal savings unit in Harlem is reported to have more than a million dollars on deposit from some 11,000 colored depositors, while it is asserted that the various banks in the district have many millions more of colored money in savings accounts. Yet there is no bank in the community owned and operated by colored citizens.

NEW MOVEMENT

At the present time, however, there is
ment for
ness in the
by colored busi

It is best exempli...
Hart 5, 10 and 25 cent
corner of 138th street and ...eve... avenue, which is the largest merchandise institution in Harlem, north of 125th street. Mr. Hart is a young colored man of the most progressive type, who has devoted much of his life to merchandising pursuits.

A few years ago he established a small 5, 10 and 25 cent store. A year later he doubled its size. Then he established another store, and operated the two until somewhat ...re than a year ago, he saw the ...sibilities of combining the two ...es and establishing one large ...itution where the same bar...ns and the same advantages ...uld be offered as in any other ...niliar store in the city.

As the result of the support he ...ceived from a group of his ...riends, the new building which now houses the store was constructed and just before the Christmas holidays, the new store was opened, the largest business house in the city owned and operated exclusively by colored citizens.

HARLEM'S LARGEST STORE

It is a large, extremely well-equipped business house, with exceptional display advantages and carrying an unusually complete line of merchandise, well worthy the unanimous support of the Harlem community.

"We need the wholehearted support of our people," said Mr. Hart. "Our success depends upon it absolutely. Given the support of the colored residents of Harlem, we will continue to grow steadily and give them a business institution of which they can be continuously more proud. We give the same service, the same bargains, the same quality of good that can be purchased in other department stores of this type and we are always seeking to improve from every angle."

The career of the Hart store is declared to be of more than ordinary significance to Harlem business life. If supported to the full by the colored residents, its success is said to be assured, and it will result in other business ventures on a large scale by the colored citizens, paving the way for a steadily growing commercial development in the community.

Pace Company Now Manufactures Radio Parts.

(A. N. P.)

New York, July 7.—Harry Pace, president of the Black Swan Phonograph producing company, declares that "Radio promises to effect the phonograph business just as automobiles effected bicycles. It will cause an entire readjustment of the business, with the public benefiting by being able to purchase phonograph records more cheaply."

Mr. Pace declares that the radio is yet in its infancy; already his organization is manufacturing radio parts.

BLACK SWAN CO. STEADILY CLIMBS LADDER OF SUCCESS

New York—(N. N. F. Service).—The Black Swan Phonograph company of which Harry H. Pace is president and general manager, is now celebrating its second anniversary. The concern was started two years ago in a basement room. It is now housed in a building on Seventh avenue and has a large plant in Long Island City.

Records put out by the Black Swan company feature colored artists and musicians exclusively. It made the first opera records using the Negro voice and in Ethel Waters, claims the greatest blues singer in the world.

There are 16 manicure parlors in the Black Belt of Harlem patronized exclusively by colored people. And more than 100 residents there employ chauffeurs for their automobiles. The smartest restaurant charges the same prices as the big cafes downtown. And the menu is printed in French.

Negro Business Show Opened To Large Crowd on Monday

Extensive Array of Exhibits Showing Business and Professional Endeavors of the Race Is on View at Renaissance Casino for the Week Ending July 28.

A large crowd was present at the opening of the first anual Negro Commercial and Business Show, held under the auspices of the Asociation of Trade and Commerce at the Renaissance Casino on Monday night, July 23. The Casino was beautifully decorated with bunting and statuary symbolic of the progress of the Negro.

Practically all of the booths are taken and an interesting program is rendered each evening of the exhibit. The opening program included addresses by Dr. W. E. B. DuBois, John E. Nail, W. H. Willis and Fred R. Moore, editor of The New York Age.

On Tuesday night the speakers were Watt Terry and H. Adolph Howell. Wednesday was lawyers' day and addresses were made by Counsellors Pope Billups, Aiken Pope and T. B. Dyett. Thursday's program included a tableau by the girls of the Y. W. C. A. and addresses by James Weldon Johnson and James H. Hubert. On Friday the physicians and dentists will render a program to include addresses by Drs. H. O. Harding, A. Graves and H. S. Pottinger.

Among the firms with exhibits are: A. I. Hart and Co., A. P. Davis and Brothers, Swan's Hair Grower, The Anderson Laboratories, Anderson Furniture Co., H. Adolph Howell, The Crisis Magazine, I. A. Steele, A. B. Pilkington, real estate; Harlem Rapid Letter Service, John W. Wright, cigars; W. W. Jewelry Store; Turner and Sawyer, Cottman and Co., Dr. Chas. C. Taylor, Cecile and Odessa, millinery; Mme. G. B. Needles, Broadway Auto School, New York Academy of Business, 135th Street Branch, Public Library; Y. W. C. A., Nail and Parker, R. G. Heron, Inc., Belstrat Wet Wash Laundry, New York Urban League, Smith's Bakery, The Reliable Art Painters, The Necessity Co., M. E. Williams, Haley and Hebbons, Dr. David Boone, Mrs. B. E. Toscano, Pure Aerated Water Co., Dorsey and Co., Charles Cassell, taxidermist, Geo. D. McDermon signs; Investor's Home Building Assn. Wm. Moseby, Cocor Mfg. Co., Holford's Shirt Hospital and the Elroy Casket Co.

The show will close on Saturday, July 28.

ANOTHER STEAMSHIP LINE LAUNCHED IN NEW YORK

NEW YORK CITY, July 2.—Having purhased the yacht Margaret, used as a submarine chaser in the war, the National Haitian Overseas Navigation Company, with a capital stock of $250,000 will start operations at the end of this month, it was learned last night.

The company is owned solely by Negroes, here and in Haiti, and will operate under a $50,000 subsidy from the Haitian Government for the first year and $100,000 a year for the next.

Business—1923. New York.

Finest Dress Shop Owned By Race Women Operated By Mmes. Carrie & Grantland

Firm Furnished Costumes for Leading Theatrical Productions on Broadway—Both Women Have Had Large Experience in Leading Establishments Down Town.

New York Age 11-10-23

With few exceptions women are the pioneer business people of the race in New York. More than twenty years ago several determined dressmakers succeeded in securing work with the exclusive shops in the shopping section in the vicinity of 42nd street and made such a favorable impression that opportunities have been opened to them in many of these shops continuously since that time.

One of the first colored people to secure work in this section was Mrs. Annie Grantland Horner, who, with Mrs. Carrie Wallace, now conducts the finest dress shop owned by a member of the race at 30 West 51st street. Mrs. Horner was born in Milledgeville, Ga., and attended graded school in her native town to the fifth grade. She never had any special training in dressmaking but was taught needlework by her grandmother and aunt. She liked this work, and having heard that in New York the ability to do a particular kind of work well would mean success, she early decided to try her luck in New York.

So about twenty-three years ago she came to New York highly recommended by people in Macon, Ga., for whom she had worked, and began looking for work. At that time the majority of colored people in New York, especially women, were employed in domestic service and it was so unusual for a colored woman to seek work as a dressmaker, that despite her high recommendations no one would employ her at first.

Started as Maid-Seamstress.

The little money she had saved was going fast for living expenses, so in order to earn something to live on, she took a job as maid for a friend in Jersey City, who was ill. While working at this job her employer learned that she could sew and gave her work making clothes for her family when the regular maid returned to work.

Mrs. Horner's connection with this family and their subsequent recommendation gave her the opportunity to apply for work as a draper for the shop of Mme. Charlesworth at 43rd street and Lexington avenue. At that time Ina Claire had just come into prominence as the star of "The Quaker Girl." The new colored girl was sent to this play to copy the gown worn by Miss Claire. She was so successful in doing this that her position with this firm was secure. After working there for some time she became a fitter for another large and exclusive shop in the same neighborhood, where for twelve years she was in direct charge of thirty-two girls of almost every nationality.

About two years ago she opened business for herself at 2311 Seventh avenue. During the time she was in Harlem her shop made costumes for "The Fool" and several individual Broadway stars.

Last April, with Mrs. Carrie Wallace as her partner, the business at their present location was opened under the firm name of Carrie and Grantland. One of the first contracts of this new firm was the making of costumes for last summer's Ziegfeld Follies. This season they have made costumes for "Little Miss Bluebeard," in which Irene Bordini is starring, and "Peter Weston."

Mrs. Wallace has also had an interesting career as a dressmaker. Starting with a small clientele in her apartment at 220 West 133rd street, her work became so well known that before long she was doing work for several Broadway and picture stars. One of her biggest jobs was the making of the wedding trousseau for a prominent Broadway star, who took pride in telling her friends that her clothes had been made by a Negro woman, the friend of her maid. Mrs. Wallace was born in Loudon County, Va., but came to New York at an early age. She has never received any special training in dressmaking or designing, but her natural aptitude for this kind of work soon made her services in big demand.

The present firm of Carrie and Grantland employs from twelve to twenty girls. Besides having a large theatrical trade they also make clothes for Mme. Delysia and others of the concert stage as well as many wealthy people of the city.

A Pioneer Business Woman.

Perhaps the first colored woman to open her own business in the shopping district was Mme. C. B. Reed, who has been in business in this section for sixteen years. Her first shop was on West 45th street near 6th avenue, where she was for nine years. Her present location is at 61 West 55th street where she has a large and well appointed establishment, employing from ten to fifteen girls. She specializes in gowns, but has recently opened a millinery department and has a trade composed mostly of wealthy people.

Mrs. Reed is also a native of Virginia, but came to New York as a girl. She is a graduate of the S. D. Taylor and McDowell Schools. She has traveled extensively in Europe and took a special short course while in Paris a number of years ago. She lives at 108 Edgecombe avenue.

ROBT. H. McGINNIS, SKILLED MAKER OF STRING INSTRUMENTS

Said to Be the Only Race Firm in This Country Engaged in This Line of Manufacturing.

The New York Age 11-10-23

The only business of its kind in Harlem, and probably the only Negro business of its kind in the country, is the firm of McGinnis and Shaw, manufacturers of musical instruments, at 482 Lenox avenue. Here on the second floor at this address Robert H. McGinnis has been working for ten years making and repairing violins, bandolins, mandolin-banjos, cello-banjos and guitar-banjos under his own patents, and his skill in this kind of work has become so well known that he draws his patronage from all parts of Greater New York.

Mr. McGinnis is an old type mechanis, who began life in his home town, La Port, Ind., as a carpenter's apprentice. He worked five years without pay learning the trade of carpentry, and at the expiration of this period was sent to another relative in Chicago to be taught cabinet making. From the time he was a child Mr. McGinnis has been interested in music, and by the time he went to Chicago he could play the piano, guitar, and several other stringed instruments. 12-29-23 New York

So it was only natural for him to seek employment with a manufacturer of musical instruments after completing his trade. He was fortunate in finding this kind of work with the firm of Lyon and Healy, the largest manufacturers of stringed instruments in the world. His work with this firm proved so satisfactory that he was made a foreman, which position he held for 16 years.

A little over ten years ago he came to New York and opened his own business, and has had all the work he could do since he started here. One of his big jobs was the making of the stringed instruments for the Clef Club, and he now holds the patent on this particular brand of stringed instruments. He is well known by theatrical people and orchestras and does a lot of repair work for them. Although the firm name is McGinnis & Shaw, Mr. McGinnis bought out his partner eight years ago and has since been the sole proprietor of the business.

His friends claim that his biggest achievements has been the perfection of a tenor banjo, said to be the finest, clearest and loudest tuned of any in the world.

Business — 1923

Tennessee

"DISCOVERS" BUYING ASSET OF NEGROES

Afro-American
Baltimore Md

Chattanooga Manufacturers Association Makes Bid for Race Trade At Exhibition

2/23/23

By J. A. Jackson

During the recent exhibition of the Chattanooga Manufacturers' Association of home manufactured commodities, an effort was made to interest the colored citizens by setting aside a day for them to visit the exhibit. The teachers, professional and business men were prevailed upon to interest themselves in the matter, with the r-sul that more then 4,000 colored people passed thru the doors..

So well pleased were the promoters with the merchandising possibilities among these people that Mr. Rothmell, one of the manufacturers said "We have been overlooking an important asset" and another assured the Associated Negro Press that never again would this big market be overlooked.

The news that the immense potential market that exists among Negroes for every form of industrial product and for most of the luxuries, has been receiving favorable consideration from those concerned is indeed gratifying. We take haste to advise them that the Negro fairs of the country offer the most favorable possible channel for reaching these buyers in a manner that will augment sales.

The colored fair is the logical place to begin a program of activities that will help the colored visitor to keep abreast of the progress of manufacturing; where the manufacturer may most quickly translate his demonstration into cash returns; and where the seed for more satisfactory relations between the races may be sown to the ultimate good of all concerned.

MR. WALTER BUCHANAN EMBARKS IN BUSINESS

Among the latest Business Enterprises to be launched here by members of the race is a Colored Drive-It-Yourself Company located at 438-440 Third Avenue, North. This Company proposes to supply automobilees such as Sedans, Coupes and open Cars, all new and first-class on the Drive-It-Yourself Plan, enabling people to pay by the **mile and became their own chauffeurs** It is understood that they have a vast number of automobiles that they are putting at the disposal of the Nashville public. Their doors were thrown open for business several weeks ago, and they are soliciting patronage and work from the members of the race.

Business — 1923

Virginia.

WILL OPERATE CHAIN STORES; NEGRO STAFFS

Norfolk Journal and Guide

Norfolk Concern Chartered With Capital of $36,500 to Start a System of Groceries.

2-10-23

According to plans made known when a charter was granted the B-W Stores, Incorporated, captalized at $36,500.00, a new system of chain grocery stores will be started in Norfolk soon. The incorporators named in the charter are D. Samler, president; W. H. Starkey, secretary, and Benjamin Spigel. All are well known and successful Norfolk business men, Mr. Starkey being also an attorney.

COLORED EMPLOYEES

A novel feature in connection with the new system of stores is that where stores are opened in colored sections of the city colored managers and clerks will be employed. This much of the plans of the corporation were given to the JOURNAL AND GUIDE Wednesday, although the member of the concern who gave the information stated that the corporation was not yet ready to make public its plans in detail.

COLORED MAY ACQUIRE STORE

It was also made known to the JOURNAL AND GUIDE that where sufficient interest was shown, supported by the necessary capital and managerial ability, any store of the chain might be acquired by colored people, under a plan to be worked out by the corporation.

The stores will be operated under a novel profit-sharing plan, according to the promoters, offering advantages in home economics to those who patronize them.

Business—1923.

Business League, (Georgia.)

NEGRO BUSINESS LEAGUE DINNER

Waycross, Ga., July 25—The ninth annual dinner of the Waycross Negro Business League which was held at the McGraw's Auditorium Wednesday night, July 25, proved to be the most elaborate and helpful affair of the season. Although the dinner is now history, it will long be remembered by the three hundred or more guests who gathered around the banquet tables and partook of the many delicacies served by an expert caterer and listened to a program filled with interest and enthusiasm.

President C. G. Wiley of the Georgia State Industrial College was the principal speaker of the occasion and chose as his subject, "Business as a Socializing Factor." His address was strictly a business one in that he dealt with the many phases of business activities among our people and its relationship to the social status of the community. The speaker used much wit and humor throughout his discourse and his logical argument left a deep impression on his audience. The Business League quartet composed of Messrs. Edwards. Mack. Smith and Loud rendered four beautiful selections during the program. This quartet is destined to become one of the best in this section of the state. The paper read by Mrs. Addie M. Lester, subject, "The Business League [illegible]nity Builder," was indeed [illegible] thought and inspiration. [illegible]er was well poised in the rea[illegible] this very excellent paper and cove[illegible]ed her subject thoroughly. G. J. Gaines, manager of the Standard Drug Store introduced the principal speaker and Dr. W. H. Wright, one of our prominent physicians, made the response for the league. These two gentlemen acquitted themselves admirably. Dr. J. J. Creagh President of the local Business League acted as toastmaster.

When the tabels had been cleared and removed from the banquet hall, the many well groomed men and jewcled-bedecked ladies began to trip softly to the tune of the jazz music rendered by Prof. Robinson's syncopated four. This was carried on until the wee wee hours of the morning. when all retired to their respective homes singing the praises of the ninth annual dinner of the Waycross Negro Business League.

The League was graced with the presence of twenty five or more visitors on this occasion from several points in Georgia and Florida. All expressed themselves as having been highly entertained. Mrs. Fannie Gray of Blackshear made the anniversary cake.

Business—1923.

Business League, (Mississippi).

BUSINESS LEAGUE IS REORGANIZED BY MEN OF STATE OF MISS.

S. D. Redmond of Jackson, President—20 Delegates To Attend National Session.

Jackson, Miss.—The Mississippi Negro Business League was reorganized by the leading Negroes of the State at a meeting held here in Central M. E. Church. The meeting was well attended by delegates from the different counties.

The reorganization meeting was called by members of the old State League in order to get the Mississippi Negro business men to come together as they had done fifteen or so years ago.

The meeting was impressive in every respect. The printed discussion showed that the delegates had given the meeting ample consideration. An interesting feature of the reorganization was the night meeting which was open to the public. Some of the best speakers in the state addressed the meeting including Dr. G. W. Smith of Brookhaven; I. T. Montgomery of Mound Bayou;; M. S. Stuart of Memphis; H. Holtzelow of Utica; and C. W. Gilliam of Okolona. Frequent applause showed that those present appreciated the speeches.

The officers elected are: S. D. Redmond, Jackson, president; C. W. Gilliam, Okolona, first vice president; I. T. Montgomery, Mound Bayou, second vice-president; J. W. Webber, Yazoo City, third vice-president; I. A. Cranle, fourth vice-president; G. W. Cox, Jackson, fifth vice-president; I. K. Atwood, Jackson, secretary; G. W. Reese assistant secretary; Dr. D. W. Sherrad, Meredian, treasurer; R. J. Garrett, Jackson, state organizer.

The executive committee is composed of Dr. G. W. Smith, chairman; G. M. R. Husand, D. M. P. Hazeley, C. W. Gilliam, I. T. Montgomery, W. H. Holtzelaw, Wooley Lloyd.

Twenty delegates were elected to attend the National Negro Business League at Hot Springs, Ark., on August 15.

NEGRO BUSINESS LEAGUE MEETS.

JACKSON, Miss., June 23.—The Mississippi Negro State Business League has closed a successful session today. The meetings were all well attended and great interest was manifested.

Following officers wer elected: S. D. Redmond, Jackson, president; C. W. Gilliam, Okolona, first vice-president; I. T. Montgomery, Mound Bayou, second vice-president; D. K. Atwood, Jackson, secretary; Dr. D. W. Sherrod, Meridian, treasurer; G. W. Reese, Meridian, assistant secretary; R. J. Garrett, Jackson, state organizer.

There were several prominent speakers on the programme, among whom were, I. T. Montgomery of Mound Bayou; M. S. Stuart, of Memphis; W. H. Holtzclaw of Utica; Dr. G. W. Smith, of Brookhaven, and C. W. Gilliam of Okolona. Twenty delegates wer elected to attend the national negro business league which meets in Hot Springs, Ark., August 15.

NEGRO LEAGUE TO MEET.

State Business Men to Assemble Thursday in Jackson.

JACKSON, Miss., June 19.—The Mississippi State Negro Business League will meet here Thursday at Central M. E. Church, North Parish Street, at 10 o'clock.

This is quite a representative negro body and will be composed of leading negroes from various parts of the state.

There will be several well known speakers on the programme, among whom will be Dr. J. H. F. Shaw, president Haven Institute, Meridian; Dr. G. W. Smith of Brookhaven; Prof. W. H. Holtzclaw of Utica; and Eugene Bodze of Mound Bayou.

Various economic questions affecting negroes will be discussed and delegates will be elected to attend the National Negro Business League founded by Booker T. Washington, and now presided over by Dr. R. R. Morton, president of Tuskegee. The national league meets in Hot Springs, Ark., August 15, 16 and 17.

Business — 1923

Business, League, (New York).

The St. Paul Negro Business League set aside April 30 to May 4 as Trade Boosting Week. A recent achievement of this organization was recorded in the *Northwestern Bulletin* as follows:

The New York Age 5/9/23 New York, N.Y.

At a previous meeting of the Business League the civic progress of St. Paul was discussed. The condition of Rondo Street was taken up and it was decided at the meeting to endeavor to secure early action on the paving plan. A letter was sent to the Board of Commissioners stating the deplorable state of Rondo Street and requesting that steps be taken to remedy the condition. The result of this request is that the paving of Rondo street is now a certainty. The Business League again proves the force of their watch word "Co-operation" for mutual benefit pays.

5-10-23

This activity on the part of the St. Paul League should encourage other local branches of the Business League to bestir themselves in working for the improvement of their communities. A better community may build up better business.

The Philadelphia *Tribune* thinks that the restriction on immigration is a godsend to the Negro race. It said:

It is an opportunity for the Negro to solve in a large measure his economic problem. "He who controls man's subsistence controls man's will." The large employers of labor must have men to work in order that their industrial plants may continue to exist. They may prefer white labor to Negro labor because they have been taught by Southerners that Negroes are thriftless and lazy. However, if they can't get white laborers they will try colored, and if the Negro by his ability proves that the only reason for his former condition is because he didn't have the opportunity, he will be assured of being maintained.

The race has the capacity for continuous and sustained labor under adverse conditions. Let it adapt this capacity to better conditions and higher pay, without slacking or losing time in idleness.

Business — 1923.

Business League, (Texas.)

THE TEXAS NEGRO BUSINESS LEAGUE MEETING AT NACOGDOCHES, TEXAS.

By Dr. W. R. McMillian.

Nacogdoches, Texas, July 13—The Texas Negro Business League which held its session at Nacogdoches, July 4-5 with W. L. Price of Cuney, Texas, presiding was well attended. The delegates from the local Negro Business League of Dallas in the person of Mr. S. T. Simpson, the tailor, Prof. W. M. Gordon District Agent of the Standard Life Insurance Company, Mr. Blaine of the Fulton County Produce Company and Dr. W. R. McMillian, played well their part in behavior, deportment, usefulness, and in every way of putting a well arranged program over the top. Mr. Simpson, while not programmed to speak, stood ever-ready to help carry every point of argument for the success of our local league, as well as that of the State league. Prof. W. M. Gordon didn't leave a leaf unturned for successful insurance business; showing that the building of such business among our people, is not only a protection to the carriers of such business, but a means by which thousands and thousands of our girls and boys are given employment and from these who are employed, grows endless chain of establishments which make a greater and stronger people among us. While he dealt principally upon the Standard Life Insurance; he impressed that the Moses of our people would do well to take insurance whether its fire insurance, sick and accident, life insurance or any insurance that comes to us in the cold and rainy days. Much applauses were given him during his masterly and convincing arguments. The writer being introduced, before an intelligent audience of teachers and visitors aside from benefits derived from Negro sanitariums, not only in a healthful way, but from an economic and helpful way. He showed that it is thrift and economy that will make these Negro sanitariums go to the front just as thrift and economy makes every other business go to the front or the lack of it makes it take to the back grounds. Thrift meant in his argument that the individual man or woman or sanitarium must be willing in readiness, and purpose to do the things which may come to our hands to do. Economy means more than simply to save, but to use well the earnings of our daily bread. Negro sanitariums are but living example of thrift, economy, cleanliness and a shop and a repair station for those diseases, malformations and deformities which are common to the sons of "Ham." Negro sanitariums are a credit to any one, and a great asset to our race; and insisted upon the leaders of our people—the preachers, teachers, lawyers, doctors and all professionalists and what not, to bring their fellow to such beneficiaries that we may build up a greater and stronger force. Where would the Negro nurses get employment of Negro patients—if they are sent to white hospitals? Where will Negro physicians do surgery of the Negro physicians send them to white sanitariums? Of the 150 operations done at the McMillian sanitarium only three had died and not a single one died on the table of operation—prolonged applauses; pay me tribute to the mother of Miss Carrie Starks who was present now head nurse in the McMillian sanitarium was a source of pleasure to the citizens of Nacogdoches to know that one of their daughters had achieved such distinction and being employed by her own race. Delegates from other cities entered upon every discussion with a new vision. Mr. Blaine, State organizer made a very creditable report and represented the Sampson Manufacturing company of Dallas. The delegates from Dallas in a combined force asked that the 1924 league be brought to Dallas, July 4-5, 1924, and with out any arguments the vote was carried.

Business—1923.

Business League, (Rhode Island.)

PROVIDENCE R. I. JOURNAL
NOVEMBER 6, 1923

NEGRO BUSINESS LEAGUE FORMS LOAN ASSOCIATION

Ben Mellon Addresses Organizzation at Monthly Meeting.

The Local Branch, National Negro Business League, instituted a free loan association for the benefit of its members at its monthly meeting in Odd Fellows Hall, Cranston street, last night. President A. B. Williams presided.

Ben Mellon spoke in the interest of the loan association, explaining the benefits derived from such an organization and urged the members to join. Following the talk, 100 members of the league purchased memberships in the loan association. The following officers were chosen to head the association: President—A. B. Williams; Secretary—Mrs. William Hayden; Treasurer—A. B. Foster.

Business—1923. Pennsylvania.

BIG REAL ESTATE CORP. TO MAKE ANNUAL REPORT

The Home Finder's League, Western Pennsylvania's biggest real estate corporation under ownership and management of Negroes, will hold its annual meeting, Thursday evening, April 12th, in the Ebenezer Baptist Church. This corporation holding the proprietorship rights to more than $250,000.00 worth of real estate in Pittsburgh can, with pardonable pride, look back upon its splendid achievements with the assurance that it has contributed its full share to the promotion of Pittsburgh's progress—especially where the interest of our group was most concerned.

The Home Finder's League at every stage of its career has rung true. While there has been no blaring of trumpets and none of the "get rich quick" methods of the watered stock promoter, the management of the corporation has worked quietly, but no less surely providing better home on better streets for Pittsburgh's Negro citizens.

More than twenty families in Pittsburgh now occupy and own in their own right homes made easy of purchase by the Home Finder's League. Upwards of 75 other families have found desirable homes on front streets through the instrumentality of this corporation. It is a permanent part of the community and because of its strength and bigness has functioned powerfully in safe and constructive fashion. It is believed that an unprecedented era of prosperity and usefulness is yet to dawn upon the Home Finders. Certainly justification for its creation is beyond conjecture.

Thursday evening, April 12th, the treasurer, M. S. Hunter will give a full report of the business for the past year and the president, the Rev. J. C. Austin will announce the policies and future program. Stockholders are urged to continue their partnership in the corporation by paying up the balance on any partially paid up holdings.

REVIEW OF PITTSBURGH NEGRO BUSINESS—HOME FINDERS' LEAGUE ENTHUSIASTIC ANNUAL MEETING

Beneficent Corporations Move Steadily Forward Under Stimulus of Dr. J. C. Austin and Associates.

Two years of hard times when work was scarce and money a precious thing, Pittsburgh, Cleveland, Detroit, Chicago, New York and Philadelphia Negro business proceeded under the greatest possible handicaps. Many failures occurred, but many held on in spite of difficulties and disadvantages. The honor of Negro business men generally has excited favorable comment by many of the country's most reputable and substantial white business men and institutions, because there were no outstanding failures of Negro business due to sharp and dishonorable practice as causes. The distressing period from which Negro business is just emerging has taught business men and the rest of the race some needed lessons. Some unquestioned truths have been discovered. They have been best expressed by Rev. J. C. Austin, pastor of Ebenezer Baptist Church, president of the Home Finders' League and vice-president of the Steel City Bank of Pittsburgh, who, at the annual meeting of stockholders of the Home Finders' League held last Friday night, said:

DR. J. C. AUSTIN

President, The Home Finders' League
Vice President, Steel City Banking Company

Negroes Are Mere Children In Business

"We are all learning, and very few of us know anything about business. We are children in the field. Our failures are mostly due to our lack of knowledge and experience; our ignorance about the difference between working for money and allowing our money to work for us; our utter lack of regard for the truth in the disposition to slander and injure those of the race who sacrifice to the uttermost in trying to build a business foundation for the race to stand upon. The greatest hindrance of the Negro business is the lack of self-confidence of our people in the business beginnings and efforts of our race. Successful business is built upon confidence. Without it, no business can succeed."

The wanton, willful, disgraceful practices of those who make it a point to destroy and impair the growing confidence of some of the race in the business of the race, must be curbed. Baneful stories are circulated without any foundation in truth or fact, and the habits of some are becoming criminal in the practice.

The occasion of Dr. Austin's address was the annual meeting of the stockholders of the Home Finders' League, a Pennsylvania real estate corporation, created to put business into the housing needs of Pittsburgh Negroes. The effort is conceded to be one of the best in the country for the solution of the housing problems of the race in congested urban centers like Pittsburgh, Cleveland, Detroit and Chicago. It represents a combination of business and social service thought out by Rev. J. C. Austin, officials and members of Ebenezer Baptist Church. Its conduct has been characterized by honesty and zeal in a business like effort to help Pittsburgh colored people help themselves. It was began and has proceeded under the usual handicaps of Negro business efforts. An encouraging feature, however, has been the absolute honesty and the loyalty with which the great body of its stockholders and supporters stood by the Home Finders' League during the stress and storm of the past two years.

M. S. HUNTER

Treasurer, The Home Finders' League and President of The Steel City Banking Company

An Enthusiastic Assembly

A great throng was assembled at the opening of the meeting which began with spiritual ceremonies. York Powell, a deacon of Ebenezer and steady-going member of Pittsburgh's business group, was presiding officer. He introduced M. S. Hunter, treasurer of the Home Finders' League, who presented a splendid financial report of the condition of the business. Afterwards, President J. C. Austin was introduced. He delivered his annual address—striking in its common sense and interpretation of the philosophy and needs of Negro business. He told the naked truth about the faults of the race in business and otherwise and his address was punctuated with very much needed teaching. At its conclusion, President Austin offered some recommendations for contributing to the future success of the Home Finders' League. They were adopted unanimously. The most important one was strengthened by an amendment proposed by one stockholder and accepted unanimously by President Austin and the entire body. It was as follows:

"That unpaid balances on stock subscribed for not settled within ninety days will cancel the right and title of the subscriber in stock unpaid for; that no money will be refunded in such a case; that no dividends shall be paid during the next two years, and that legal action be taken against any person or persons wilfully and maliciously slandering the business of the Home Finders' League and its officials."

The Resolution a Necessary Pittsburgh Business Medicine

Those fully conversant with the business situation among Pittsburgh Negroes will at once agree that the Home Finders' League took a far and needed step forward in adopting such a resolution. Business failures among the Negroes of the city have been more often due to lying and slander intended to destroy confidence, than to any dishonesty among most of the race attempting business. Pittsburgh Negro business needs the support of just such public opinion as the members of the Home Finders' League set in motion at their meeting, to help its survival and growth.

The Offenders Against the Progress of Negro Business

Those offending the growth of Negro business the most in the past, have been an age-old type of malicious, character-defaming Negroes, who reach forward to the business efforts of the race to exercise their malice, revenge and viciousness. Classed among this group of offenders, character defamers and business assasins are Negroes who can't do; some who won't do; others who swear by the eternal gods that they will not keep still and permit any other Negro to do any good and worthy work in trying to establish business and thus create opportunity for the race. They are the old "drifters" who own nothing, have nothing and do nothing worth while in the community. They are rarely found among those invest-

ing or spending a dollar in any Negro business effort. But they work off their venom by going in and out among those who do, seeking by lying, deceit and hypocricy to destroy the budding confidence of those who are trying. The Home Finders' League renders Pittsburgh a signal service by the attitude adopted toward this group of slandering mischief makers. The good of what the league did at its annual meeting, is bound to be felt in the future of Pittsburgh Negro business.

The Steel City Bank encouraging thrift, has just closed its annual Spring Deposit week. Its officers report steadily growing and prospering business. It is the pioneer bank of the race in Western Pennsylvania, and from the beginning has been conducted along safe and sane business lines that enabled it to weather the most critical financial crisis in the country's history. The people's appreciation of this fact as evidence of sound and stable business methods are turning to the Steel City Bank as the financial hope of the race.

Insurance people report that since Pittsburgh industries have returned to operation on large scale, the darkened skies of the insurance business the brightening. This is particularly noticeable in the industrial field and there is a marked disposition toward increased business in the other branches of insurance throughout the district.

Real estate dealers are also finding encouragement in renewed business activities. Negroes have begun again to buy property. Few are selling, and in most cases those who sell are buying immediately at a better advantage and profit.

Merchants and food-stuff dealers report a brightening outlook. The increase of southerners bringing along a plentiful supply of race consciousness, self-respect and self-appreciation acquired in the South are the sources of a noticeable increase in the grocery, market and eating business. Many are finding their way to the Powell Shoe Store on Wylie avenue, and other business created for supplying the demands of the people in wearing apparel.

The officers of the Home Finders' Realty Co. of Steubenville, Ohio, in persons of Dr. E. C. Poindexter, Pres. J. E. Ellis, Director, Wormley Hooe, Sec., Thomas Ferris, 2nd Vice President, Alexander Jones, Director, were visitors at the meeting. These men represent a similar work in Steubenbille. Both organizations should prove a real asset to the community at large.

Business—1923. Georgia.

HOW TO BENEFIT THE NEGRO.

THE Augusta Chronicle gives a very interesting account of the movement that is being made in that city for the betterment of conditions under which homes will be provided for many negro families. The story is so interesting and so suggestive as to what some other communities in the South should do that we give it in full as published in the editorial columns of the Chronicle. It is as follows:

"All Augustans should take due cognizance of a development by enterprising negroes of this community and Atlanta, of a vast tract of land on the South side of the city consisting of 475 lots, each lot being 40 feet wide over 100 feet deep. The Service Company, of Atlanta and Augusta, and of which H. C. Dugas, of this city, is a prominent officer, recently purchased the Verdery tract South of Gwinnett street for $132,500 and is preparing now to build a group of about 25 model houses to be sold to negroes on easy terms of payment. It is believed that this group of houses will be followed rapidly by other groups and the type of house will be such that the purchasers will be proud to call them homes.

"The Chronicle has recorded from time to time the successive steps that have been made in this big development which started when the Citizens Trust Company, of Atlanta, secured the control of the Penny Savings Loan & Investment Company. This company is now erecting a bank, store and office building on the corner of Ninth and Gwinnett streets which will, undoubtedly, represent a total investment of $100,000 and will be one of the most attractive public buildings in the city. H. C. Dugas is president of the Citizens Trust Co.

"This bank is operated and patronized practically exclusively by the colored people of this community and they deserve a great deal of credit for their enterprise. The Citizens Trust Company is allied with the Service Company and the Service Engineering & Construction Company is the subsidiary which does the construction work in the big developments.

"The Chronicle feels that Augustans generally are proud of the achievements of our colored people and the white people of the community will do everything possible to encourage them to accomplish bigger and bigger things. We believe that the city of Augusta should take up seriously in the very near future the question of paving Gwinnett street. This should be done whether this street is opened from Druid Park Avenue to Hickman road this year or not. The negroes on that street are large tax payers, they want the street paved and since the property owners have to pay two-thirds of the actual cost of the pavement, the city can well afford to put up one-third. It would be a splendid encouragement to the colored people who have put their money and their faith in Augusta for the city to give them support in every way possible and nothing better can be done as a starter than to pave Gwinnett street. One of the big plans in the development of the Verdery tract is the cutting of a street running east and west through the property. The city can co-operate in this plan, since every house put up on the new street will mean additional taxes for the city, will mean the conversion of a vacant lot into a home.

"In Augusta there is greater amity between the white and colored races than almost any city in the country, North or South. When negroes left here for the North they did it for purely economic reasons. We know that they had rather live here than anywhere else. We can encourage them to stay here by giving them better streets, schools and showing them that they are, indeed, a valued portion of the community. There are many very substantial negroes in Augusta, some of them having amassed considerable wealth. Hundreds of them own homes now and we hope they will be increased to thousands, and if the development of the Verdery tract means the construction of 475 neat, commodious and modern homes on that many lots, the development will be one which will prove of vast worth to this community from the standpoint of increased property values. Indeed, the building program which is contemplated is going to turn loose large sums of money by providing work for a large

Manufacturers Record 9-20-23

New Trend In Banking, Says Heman Perry

Atlanta Georgia

"No Insurance, No Credit," Is New Slogan in Financial World.

ATLANTA, Georgia. Aug. 30—"No Insurance, no credit" was the remark of Heman E. Perry, the financial genius back of the triangular group of giant business enterprises operated by colored people in Atlanta, the Standard-Citizens-Service and allied institutions, at a recent meeting of his Executive Committee when a question arose as to the measure of credit which should be extended a certain applicant. It happened that the individual applying for credit had practically no tangible security to offer, but the Committee stated that "he is a good risk if nothing happens to him."

Upon discussing the matter later with a member of his Executive Committee, Mr. Perry explained that while his statement was not to be understood as establishing a policy, it did indicate the trend of matters in the banking world as was recently shown in an article published in a booklet issued by The American Bank of Nashville, Tenn.

The article mentioned by Mr. Perry contained the following statement: "In our investigations of a man applying for credit, we frequently find that he carries insurance which would cover any and all of his indebtedness in case of his death, therefore, this particular man's requests are generally granted. However, in a number of cases we make loans where we are protected, and it is going to be our policy in the future to ask our customers to protect their applications by carrying sufficient insurance to cover their entire indebtedness in case of death and we feel that in this way we will not only be protected but we will be doing our customers a favor by asking them to protect their families and their estates as well."

9-1-23

The wisdom of Mr. Perry's remark is easily seen when one considers how many families have found themselves hopelessly involved in debt when the providing member is suddenly taken by death.

DISTINGUISHED VISITORS ARE ENTERTAINED

Savannah Georgia Tribune

About 100 Prominent Savannahians Attend Banquet. 7-26-23

The banquet given Saturday night in the auditorium of the Savannah Home Association in honor of Emmett J. Scott, of Washington, D. C.; E. C. Brown, of Philadelphia; Heman E. Perry, of Atlanta, and Lester A. Walton, of New York City, was attended by about one hundred of Savannah's leading business and professional men. The affair was a sort of acquaintance meeting in which the local men might meet in a rather informal way the four visitors who are among the most distinguished Negroes in this country. The banquet which was arranged by President L. E. Williams of the Wage Earners Savings bank, had as its toastmaster Lawyer J. G. Lemon who was introduced by Mr. Williams.

The four visiting gentlemen in whose honor the delightful affair was gotten up, were in Savannah on a pleasure and sight seeing trip, they having motored here from Atlanta that morning. It was the first time that Mr. Brown, the banker of the party, had visited this city, but the other three men had all been here on several former occasions. Mr. Brown is one of the leading Negro financiars of the country, being a member of the well known banking firm of Brown and Stevens of Philadelphia whose activities are not only confined to the City of Brotherly Love, but are carried on in several other cities of the north. Mr. Scott holds the position of secretary-treasurer of Howard University Washington, D. C. He is one of the best known Negro educators in the United State, he having served for twenty-two years as secretary to the late Dr. Booker T. Washington of Tuskegee Institute. During the World War Dr. Scott served as special assistant to the Secretary of War. Mr. Perry, of course, is well known in this and other southern communities where he was foremost in organizing the Standard Life Insurance company. He is the president of this the oldest and most widely known old line Negro Insurance company in the country and is head of the well known Service Company of Atlanta, which concern with its subsidiary companies is, no doubt, the largest Negro financial institution of the kind in the country. Mr. Perry is considered the leading Negro business organizer in this section of the United States. Mr. Walton is, and has been been for years, associated with the New York Age, one of the leading Negro weeklies of country, and is a special writer for the New York World which paper he was representing on this trip to the southland. Savannah, Ga.

All of the visitors were called upon to speak. Mr. Scott told of his delight in visiting Savannah where he said he saw more signs of progress among the Negro than in any other city in the country, in proportion to its size. He stated that was the need of just such spirit of cooperation as exists here which prompted the late Dr. Washington to organize the National Negro Business League. Mr. Scott referred to the unheaval which is now manifest at the Veterans' hospital at Tuskegee, asserting that the country feels greatly the lack of such men as the late Theodore Roosevelt and the late Booker T. Washington to steer it safely out of the miserable muddle in which this affair has plunged the entire country.

Mr. Brown also complimented Savannah on its unusually large number of business enterprises and the advantageous location of center of the Negro business. He stated that he questioned if any city provided such an excellent location of the bulk of Negro enterprises as did this city and complimented the business men on their admirable selection of location. He paid a great tribute to the Wage Earners Savings Bank, stating that it was through the financial assistance of this institution that he and his associates were able to promote several big projects in New York City, chief among which was the taking over of the Peyton apartments in Harlem, the most elaborate and expensive apartments in the world owned and controlled by Negroes. Mr. Brown emphasized the great need of cooperation among Negro financial institutions, using the the above as an illustration of what this kind of cooperation can do.

Mr. Perry dwelt on the need of unstinted patronazation of Negro enterprises by Negroes as a means of furnishing openings for Negro men and women. He showed how the Service Company, because of excellent support, had been able to expand each month until today it with its subsidiaries is one of the biggest financial institutions in the country owned by Negroes. Mr. Perry also touched upon

the subject of Negro migration, stating that it was a very serious matter and one which should be given much consideration by the leading Negro minds of the southland. He also told of the almost total elimination of artisans from certain trades in Atlanta and how the Service Company was making it possible for these men to secure work by being in position to handle big contracts and thereby employing scores of these men who are denied work by white contractors.

Mr. Walton, of New York, followed the same line of thought of the previous speakers. He, too, was very profusive in his remarks about the many signs of progress which he saw here.

The local speakers were Dr. O. C. Clayborne, Col. A. B. Singfield and the Rev. W. A. Daughtry. The affair was opened with a prayer by the Rev. S. D. Ross, pastor of the Second Baptist church, and was closed with the benediction by the Rev. J. Henry Brown of St. Augustine's Episcopal church. The banquet was served by Caterer H. G. Young.

The visitors left the next day for home. Those who participated in the banquet were Frank A. Dilworth, Dr. W. E. Moody, Dr. J. E. Fonvielle, Dr. L. E. Martin, Col. A. B. Singfield, Duncan Pringle, Nathan Roberts, J. M. Ferreebee, A. S. Rogers, D. J. Hill, T. M. Holly, Dr. C. B. Tyson, P. E. Perry, Dr. J. W. Jamerson, A. H. Dunbar, J. F. Jones, W. S. Scott, L. M. Pollard, D. J. Scott, J. H. Green, R. E. Scott, H. T. Singleton, J. G. Garey, J. J. Brown, M. C. Rogers, M. B. Branham, C. Wimberly, Rev. R. V. Branch, Rev. J. Henry Brown, Rev. S. D. Ross, Rev. W. A. Daughtry, Sam Gardner, Frank Cain, Capt. F. F. Jones, J. T Alexander, M. McNichols, R. A. Mc Nichols, Rev. R. V. Ross, Pr. P. E Love, Louis Toomer, H. C. Huger, N L. Flemister, George E. Smith, Wm McKelvey, E. T. F. Small, A. J. Ransier, R. W. Gadsden, T. J. Edwards, L. W. Sales, Daniel Simmons, Chas. A. Singleton, C. N. Walker, O. E. Stephens, J. C. Hobson, Dr. O. C. Clayborne, J. L. Jackson, Alva Tabor, R. F Adams, E. Ashton, Henry Willis, Dr. F. S. Belcher, Dr. A. S. Williams, Dr. E. M. Pinckney, Dr. W. A. Harris, Dr. J. A. Harris, Dr. O. E. Cone, R. I. Wright, Dr. T. W. Lavender, J. C. Calhoun, J. N. Jones, J. U. H. Sims, Henry Mears, J. R. Young, Capt. Julius Maxwell W. W. Mumphris, Dr. A. S. LaFayette, N. W. Coffee, I. R. Spaulding, M. W. Bryan, Jno. W. Davis, Mr. Green, Dr. Eberhardt, Jos. Hall, Rev. B. J. Ross, R. A. Harper, L. E. W. Williams, J. G. Lemon, Sol. C. Johnson, J. H. Butler, Dr. H. M. Collier, Dr. Eaves, of Hot Springs, Ark., E. C. Blackshear.

CHANGE OF ECONOMIC VIEWPOINT SEEN AS AGENT OF AMERICAN RACE PROSPERITY

Prominent Group of Leaders Surrender Professional Careers to Enter Field of Business

Atlanta, Ga., Nov. 1.—Race progress along economic lines has so challenged the thought and attention of a group of prominent race leaders in the South that it has given birth to an economic viewpoint which bids fair to become a revolutionizing agent in raising the status of the colored people in this country. The responsibility for the birth of this new viewpoint is credited to a group of men now engaged in the conduct of the affairs of three giant corporations in Atlanta, Ga., having recently given up professional careers to help shape the industrial destiny of the Negro.

Among the important members of this group are: Dr. W. F. Boddie, who surrendered a medical career with a lucrative practice in a thriving southern Georgia city to come to Atlanta, Ga., to serve as cashier and treasurer of the Citizens Trust Company. Dr. Boddie was shortly followed by Dr. A. M. Wilkins who, after having for twenty-five years successfully pursued his dental profession in Griffin, Ga., gave it up to enter the business world as vice-president of the same corporation. These men are now part of a notable group which includes a large number of young college-trained men who have abandoned the teaching and other professions in many of the large cities of the country so as to help put over the ambitious program of the Standard-Citizens-Service group in Atlanta.

Among these younger men may be mentioned John R. Pinkett and Joseph H. B. Evans, formerly teachers in the Sumner High School of St. Louis, Mo.; David D. Jones, who recently gave up the work as executive secretary of the St. Louis Y. M. C. A., and Oscar C. Brown, who had just opened law offices in Indianapolis.

Dr. Boddie very forcefully sets forth this new viewpoint in a statement which discusses in detail what part a fundamental economic program will play in the progress of the Negro in America. In the opinion of Dr. Boddie, the fundamental weakness of the colored people in America is the lack of an economic viewpoint. This is brought out very clearly in our relations with other groups. The most profound changes are taking place as a result of this fact. In the South, especially in the rural sections, whole areas are being depopulated and the resultant effect will be more far-reaching than it is possible at this time to estimate.

"One cause of this condition," Dr. Boddie says, "is that as a group we have never been considered by other groups as an integral part of the economic life of this country. In the past it has been largely a matter of exploitation, due to our inability to see clearly that their manifest interest was mainly for personal gain. We have possibly never felt before so keenly the need of an economic viewpoint. Our leaders have given their first consideration to religion, education and politics, but little to economics. Booker T. Washington was the first to realize and crystallize a sentiment for economic training and development, the influence of which is gradually coming to be appreciated.

"Today, our practical elimination in every phase of American life is due to the fact that we have failed to recognize that the economic group viewpoint is absolutely essential to recognition in the affairs of our country. We have been segregated religiously, educationally, and politically, but no discrimination have we shown for ourselves economically. We are the only group in American life whose economic reserves are given to the control of other groups."

Dr. Boddie asserts that in America there is an economic group consciousness which is so rigid as to practically exclude every group which does not have one. Only groups which have this economic consciousness are maintaining their place in American civilization. Since the economic factor is so essential for other groups or races, in their struggle for equal advantages for the members of their group, it stands to reason that it would be equally advantageous for us to at least begin to ponder, confer and devise ways and means by which propaganda may be disseminated through our racial group that would, in the course of time, grow and crystallize into a concept that would become so embedded in the minds and actions of our people that an economic racial solidarity would result that would make us stand out on the horizon of races as do the Hebrew children of the world.

"In this country," according to Dr. Boddie, "every group save our own controls its own economic reserves. For instance, the penetration of the Japanese in California has been due to this fact. The Jewish race in America, and as it is constituted in all sections of world civilization, is a concrete illustration of a racial group without a country, virtually dictating the affairs of the world economically, because of the mastery of their resources. Even in Africa, where millions of our group live, and where by right of priority of settlement, and kinship to the soil our group should predominate in every way, they are controlled economically. The development of the Italian, of the German men and the French in America has been along the same lines. We can only get and maintain a place in American economic life by and through our own efforts.

"To develop an economic viewpoint, the essential thing is that the leaders of the thought of our group should teach racial economic group consciousness. This should be taught to develop in us not a hatred of other races, but that we might forge for our group a weapon for our advantage to be added to our religious, educational and political armamentarium in furthering equality of opportunity for ourselves. We need to teach practical co-operation of the masses of our people, with each other, by each other and for each other. We have trained leaders in religion, education, and politics, but we need, as well, leaders trained in economics; leaders possessing vision, character and ability of sufficient scope as to secure for our group all of the return for the labor that is expended in competition with other groups in all spheres of industry.

"In laying the foundation for our economic development, insurance organizations, banks and trust companies are the first institutions which should be built. The insurance organizations to gather the money reserves of our group and at the same time give them that protection which is essential to the buttressing of investments. The banks and trust companies to act as reservoirs for the accumulation of these reserves of capital, and for the proper safeguarding and intelligent care of our estates. Along with these, we should have grocery stores, meat markets, clothing stores, manufacturing establishments, and in fact all of those commercial enterprises which have made the Anglo-Saxon the predominate factor in the world today.

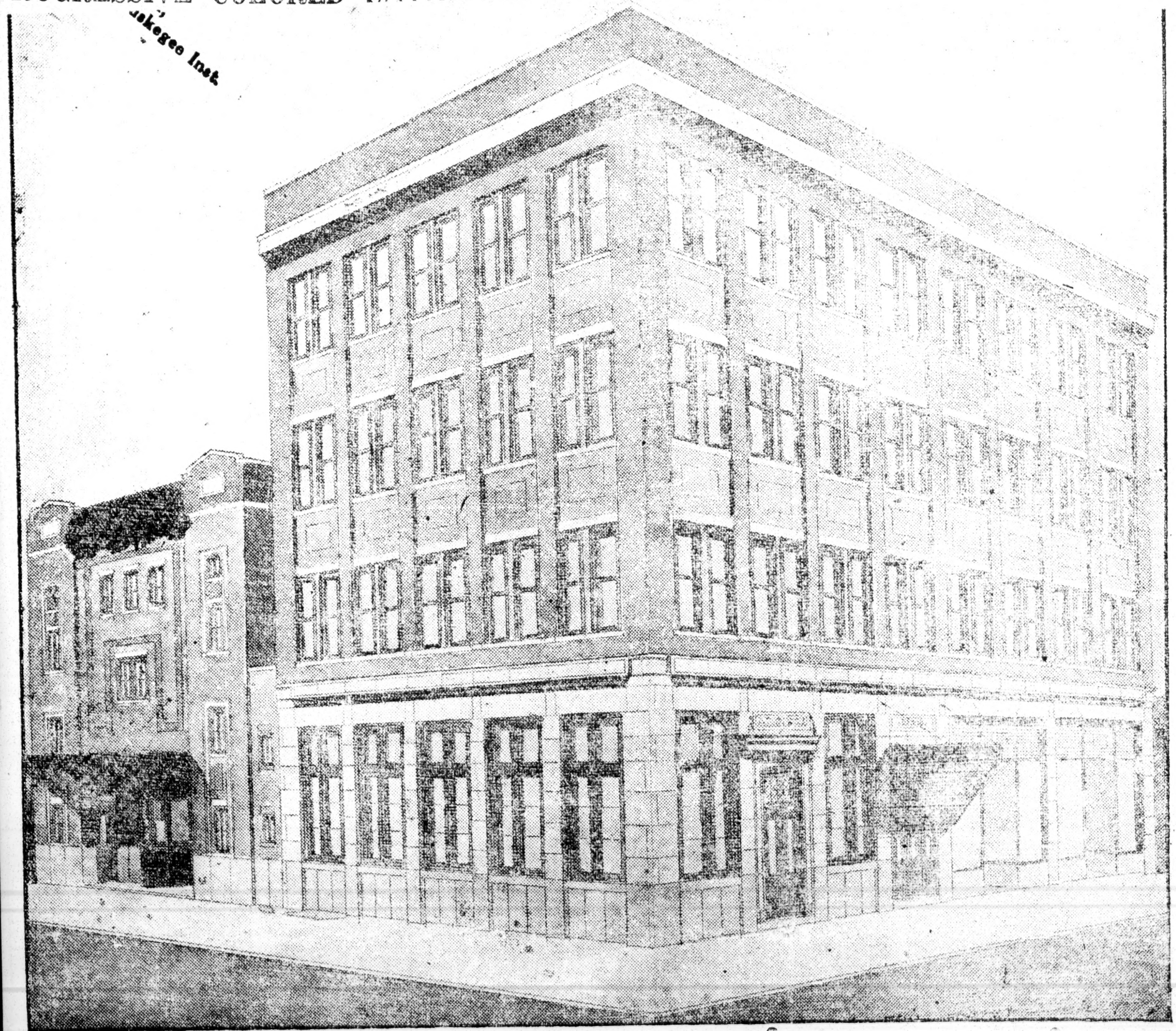
"The task of the co-operation of the masses of one group will not be easy to accomplish, due to the fact that our reserves of capital are all held by the opposite groups, and these groups have the bulk of our patronage. We must learn as a group not to expect consideration because we are black, but for the reason that we are rendering the same service for the same money."

Dr. Boddie's opinions are entitled to very great respect, especially at this time when profound changes are taking place in every part of our country.

Business—1923 Georgia.

PROGRESSIVE COLORED SAVANNAH IN PHOTO FORM

Tuskegee Inst.



Beautiful four-story building of the Savannah Savings and Realty Corporation, erected in 1921 at the northwest corner of West Broad and Gaston streets. This building is one of the show places of the city and represents an investment of $200,000.00. On the ground floor, at the corner, are the banking quarters of the Savannah Savings and Realty Corporation, the Dunbar moving picture theatre, a tonsorial parlor and a confectionery. Thethe Empire club. It is one of the remainder of the building providesmost advantageously pieces of property accommodation ,for several doctors,in the southland owned by Negroes, be- three insurance companies, several ing but one block away from the Union beauty parlors, a real estate firm and depot.

New Trend In Banking, Says Heman Perry

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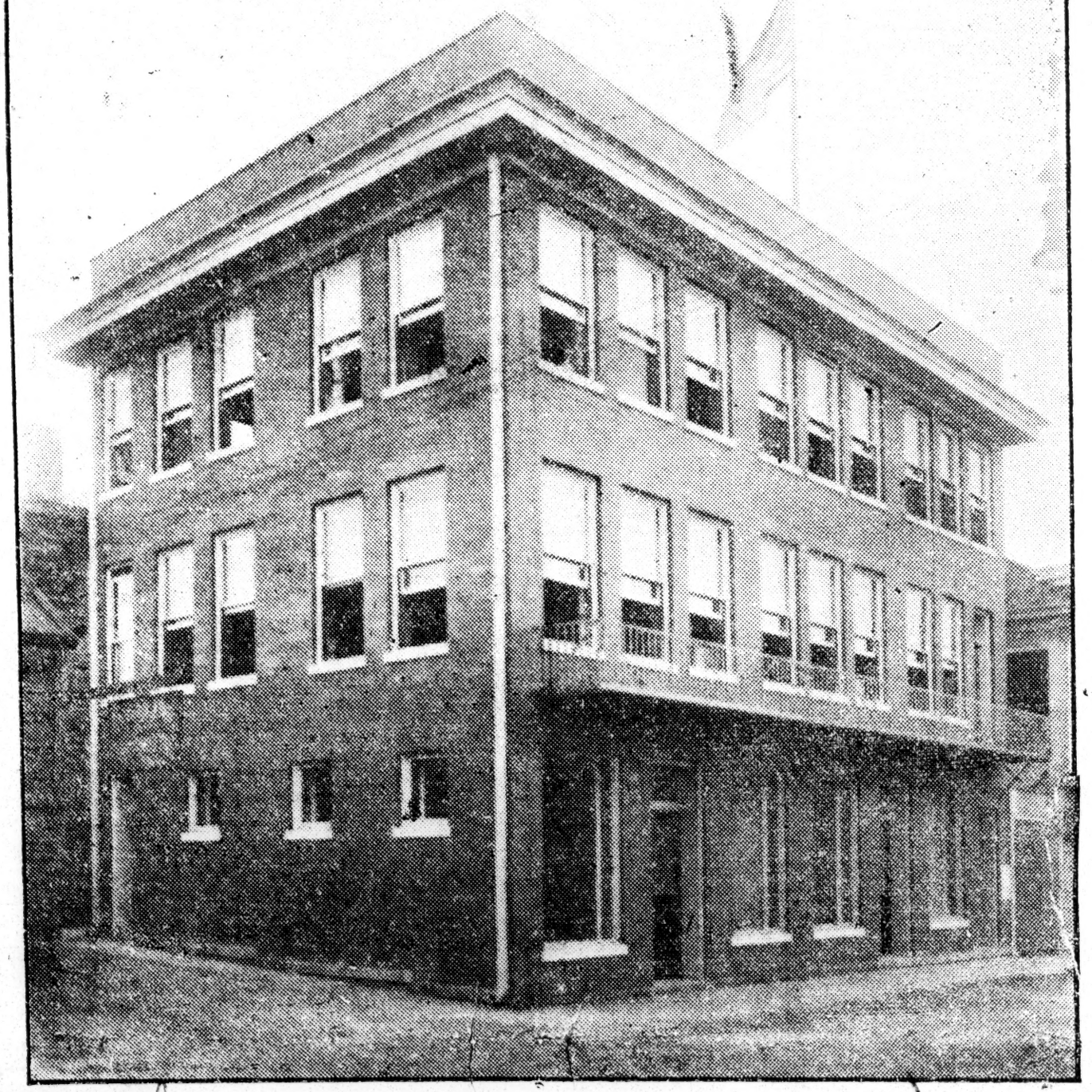
PROGRESSIVE COLORED SAVANNAH IN PHOTO FORM



Beautiful building of the Savannah Home Association. This is one of the best equipped Negro club buildings in the country and is located at the corner of Minis and George streets. The Savannah Home Association which is one of the most progressive organizations in the city, will celebrate its 15th anniversary on the eleventh of next month at Lincoln park with one of the biggest celebrations of the kind ever held in this city.

$132,000 IS PAID FOR VERDERY TRACT

Augusta, Ga., June 19.—(Special.) It was announced this afternoon that the Service Company of Atlanta, an organization working in close alliance with the Citizens' Trust company of Atlanta and Augusta, has bought the Verdery tract in Augusta. The organizations mentioned are owned and operated by colored people. The Verdery tract lies in the southern part of the city and was bought by the Verderys in 1795.

There are now several houses on it on leased ground and the life of the leases is commencing to expire.

H. E. Perry, 180 Auburn avenue, president of the Service company, told The Constitution Tuesday night that the company would develop the Verdery tract into a subdivision for the colored residents of Augusta. Modern improvements, such as paving, curbing and sewerage will be made. The purchase price was $132,000, Perry said.

This Week

This space will be devoted each week to a discussion of Community Problems and Current Topics.

By Geo. W. Buckner

The Atlanta city schools have introduced a thrift savings plan which teaches every child in the system to make regularly a deposit once a week of a penny—if no more, which will fasten upon the child the habit of saving pennis which will ultimately amount to dollars. The white banks handle the white children while the Citizens Trust Company is handling the colored end of the program. The entire Board of Education is behind the movemnt.

To date, 6500 colored school children have opened accounts with the Citizens Trust Company and a friendly spirit of rivalry now exists among the children in their efforts to increase their accounts. During the summer the children go directly to the banks with their pass books and make their deposits. During the session the teachers make the deposits for their respective class rooms each week.

In this connection it is apropos to note the report of the Savings Bank Division of the American Bankers Association. It states that the savings deposits of the entire country on June 30, 1923 amounted to seventeen billion dollars with a gain of six hundred eighty million dollars for the year. The report of the Association of Life Insurance Presidents during the first six months of the current year announces that over three billion dollars in new paid-up life insurance was issued by forty leading companies.

The number of colored chidren in Atlanta planting the seed of economic independence, together with the figures of savings deposits and new life insurance, are indeed impressive. The indicate a new birth in American life of the principle handed down by Benjamin Franklin two centuries ago on "Work and Save." Social workers and psychologist have long agreed that the surest way to reach the adult is through the child.

Almost any man now adays can get ahead by living within his weekly or monthly income. And Negroes are fortunate in that they have their own life insurance companies, banks, trust companies, and other companies which are provided with facilities to teach thrift, encourage saving, and help the masses to provide for the "Rainy Day." Furthermore, these Negro institutions offer employment to colored children and prepare them for responsible positions as men and women while large white companies refuse to use colored men and women in executive positions.

St. Louis through many organizations—educational, social, political, industrial, religious and fraternal—must wake up to its obligations to the present and future generations in teaching thrift and saving, thus insuring a surer economic footing. What Atlanta and other cities have done along this line St. Louis must do. The wage earners who receive regular weekly and monthly incomes must be reached.

"EVERY DOLLAR SAVE IS ANOTHER DOLLAR MADE."

Business—1923. General.

NEGRO CAPITAL ENTERS TAXICAB FIELD AND SUCCEEDS.

Dallas Express

(By A. N. P.)

Chicago, Ill., Sept. 21.—A new commerical era is beckoning to Colored capital and business ability. Until recently the activities of those with business inclination might be bounded by five or six traditional lines. Restaurants, barbershops, pool rooms, groceries, saloons, real-estate with a latter day attempt at banking and insurance, have given a bird's eye view of the average scope of Colored enterprise. 9-22-23

But the invasion of the Colored field by the Yellow Cab Company has opened up a new line of endeavor with an opportunity of learning the game of modern transportation from men who in the brief space of six years have covered 400 cities of the United States with hurrying bustling Yellow taxicabs, which have revolutionized the cab business and proven big dividend propositions for their owners. Dallas, Tex.

The first general glimpse of this new opportunity came at the recent session of the National Negro Business League when the delegates welcomed the advent of its membership into various fields viewed but hitherto untried.

The opportunity in the Taxicab game as offered to the group by the Yellow Cab Manufacturing Company was thoroughly discussed and indorsed by various members of the body, and since the adjournment of the league quite a number of substantial business men over the country have entered the taxicab business, pursuing the scientific lines adopted by the Yellow Cab Manufacturing Company.

It was noticed by big operators all over the country where Yellows are in operation that Colored people were large buyers of cab service. In most cases where men of the group were engaged in the business, however, they operated large expensive cars unsuited to the taxicab business. In many places the cabs were in the hands of disreputables who neither gave good service or were trustworthy. It was the same condition which exisfed in the white field before the advent of the present day companies. 9-22-23

Inquiry started in Chicago encouraged a Colored firm to enter the field. In a few weeks their patronage required them to place a fleet of 27 cabs in the field and they are still adding.

The Calumet Cab Company and Service Cab Company of this city, operated by Libert Lezuma and William E. F. Pickett, respectively, are examples of what can be done in developing a financially successful cab company.

Both heads of the above named company are unstinted in their praise of constantly increasing patronage and have ordered their equipmen doubled for immediate service. The state the company has stood behin them in every way, installing the same system of operation which has made Yellow Cabs famous everywhere.

Mr. Lezama, well-known druggist at 35th Street and Calumet Avenue, from which stand his cabs are dispatched, when asked as to the real essentials contributed to Calumet success, gave expression to the "big four," as he termed it, in the new cab game: Specially built cab vehicles; low rates; competent, reliable drivers; and organized responsibility. He is a comparative new comer in Chicago, but he had made his six years count.

Mr. Pickett, progressive real-estate dealer, and an extensive owner of real estate, stated that the Yellow Cab system eliminates all chance. He further stated that the converted pleasure car is not built to stand the gruelling strain of cab service. Repair costs eat up revenue. Fifty per cent of the time such so called taxicabs are out of commission. Honest men realized that spasmodic, unreliable service could not pay an honest profit. "It's a fascinating business, this merchandising of rides," he said at his office.

In St. Louis, Richard Kent, owner of the St. Louis Stars, is doing a thriving business with twelve cabs giving 24-hour service and fourteen more on the way. In Fort Worth, Texas, Joseph Black is showing Texans the way. Citizens of many other cities are reported to be interested. Reports are that the new field is quite promising. If present conditions continue, these cabs will not only have paid for themselves by the end of the year, but will show a satisfactory profit.

THE NEGRO IN BIG BUSINESS

Dallas Express

Dallas, Texas

The National Thrift Week has come to be a surety after fifty years of patiently wating. What does this mean, The black man has had a Health Week, and days of special import; but now comes a new thing for him under the sun, what is it? It is the National Thrift Week which is to take place in January, 1924. A thrift week, in the home, in the shop, in the field, in the church, in the lodge, in the schools, and finally in every department of endeavor.

In January, 1924 for one week, every one is requested to save a part of every dollar, that is, 13 millions of black people in America, and it is estimated if we will do this that there will be one hundred million dollars to the credit of the Colored people, provided that each will save five cents on the dollar. What a sum!

During the month of January, 1924, each person of color will be asked to start or open a bank account, if he has not already opened one. 9-15-23

Have you heard of the first National bank established by Colored people, Colored capitalists? "Where is it" you ask? It is in the city of Chicago. What is its name? Its name is The Douglass National Bank? What is its capital? Its capital is Two Hundred Thousand Dollars. Who controls it? It is controlled by Colored stock-holders. Who are they? They are business men, ministers, doctors, lawyers and insurance men. Is it sure enough National bank and has it complied with the Treasury Department of the United States? This bank, it is claimed, is issuing and circulating its own currency by government authority.

What a week for Boys and Girls! will you be one of the number to save five cents on the dollar that that you will have in January, 1924? Let the Boys and Girls of America be ready to join the Great Thrift Army not with guns, but with a few cents towards the saving of this one hundred million dollars in January. 1924.

YELLOW CAB CO., SPREADS OUT OVER U. S.

Afro-American Baltimore Md.

Established Concern Now In 400 Cities Backs Colored Companies After Colored Trade

9-21-23

103 ARE IN NEW YORK

—o—

Chicago Puts Out 27 Negro-Owned Yellow Taxis In Few Weeks

—o—

Chicago, Sept. 20. (A. N. P.)—Invasion of the colored field by the Yellow Cab Company is the newest thing in the business world.

This company, which runs the famous yellow taxi cabs in 400 different cities, has made contracts with colored business men in several communities by which these business men are to buy outright and operate their own yellow cabs.

237 CABS IN NEW YORK

Figures collected by the New York Age show 237 colored-owned taxi cabs piloted by colored chauffeurs operating in Harlem. Of this number, 103 are yellow taxis equipped with meters and run at the lowest, thirty cents a mile.

Several weeks ago a colored firm in Chicago entered the field. In a few weeks their patronage required them to place a fleet of 27 cabs in the field and they are still increasing. The local company is known as the Calumet Company, and is owned by Liebert Lezama and William E. F. Pickett. They state the white Yellow Cab Company has stood behind them in every way in starting the same system of operation which made the yellow cabs famous everywhere.

PLEASURE CARS UNFIT

Asked what are the advantages of the new cab system, said, special built vehicles, low rates, reliable drivers, and organized responsibilities. Pickett added that special built yellow cabs outlast converted pleasure cars which had not been built to stand up under the gruelling strain and are constantly in the repair shop.

In St. Louis, Richard Kent, owner of the St. Louis Star, has twelve cabs giving twenty-four hour service, and 14 more were on the way.

Joseph Black is operating a fleet of taxis in Fort Worth, Texas.

Standardizing Negro Securities

From The (Baltimore, Md.) Afro-American

New York Journal & Guide

Up to the present there has been no outstanding security of any colored enterprise listed regularly on any of the great national stock exchanges.

This has not been because there have not been many safe enterprises promoted by colored men, but because colored business has failed to standardize its securities. There will never be a healthy growth of our ecenomic life until there are safe avenues of investment that yield results. 12-1-23

These investments must also give opportunity to the masses to own part and parcel in land and industry through their ownership of stock. The only way big things can be done is through co-operation and in the past the failure has come not from a willingness of the masses to co-operate, but from lack of efficient leadership in finance.

Some system of standardization should be promoted by the National Business League that would bring to the attention of colored men and women the necessity of getting a hold of the bigger interests by investment. Investments are valuable not only as dividend getters, but they also create potential power and influence where it is needed.

MANUFACTURING TOILET ARTICLES: A BIG NEGRO BUSINESS

By F. B. RANSOM

WHEN we speak of the manufacturing of toilet preparations by colored people, we immediately make a mental note of the fact that this industry is yet in its infancy among our people. On the other hand, it should be remembered that hairdressers and beauty experts are as old as human history. Therefore follows that hair and face lotions are equally as ancient. When we delve in ancient lore and chat with kings and queens we note that the hairdresser and beauty experts were not unknown to them. This fact indicates that while the industry as such is new among the colored people it is by no means new to the human family, but is one of the early industries that was born of human needs and human advancement. When we say that this industry is new to the colored people we must be careful to point out that we do not mean to imply that our people do not use lotions of some kind; if we are going to dignify the crude manufacturing of certain face and toilet lotions by thrifty individuals by designating it as the manufacturer of toilet preparations then we submit that the industry is not new to the colored race. Colored women, like all other civilized women, have always taken some interest in the beautifying of their hair and skin. It must be admitted, however, that the institution of human slavery had a most demoralizing effect on the colored woman, that is, her pride in her personal appearance, etc., and while comparatively few colored women, after the emancipation, were large users of toilet preparations made by others, we think that there will be no denial of the fact that until a far seeing race woman called attention to the fact that the colored woman owed it to herself and her loved ones to do all in her power to improve her personal appearance, in other words until this appeal was made to the pride of our womanhood, the great masses were not large users of hair and toilet preparations. There were, of course, numbers of white manufacturers of hair and toilet preparations doing large business among the white and who enjoyed a limited colored trade, and it should be added here that along with these were a small number of colored concerns doing a rather restricted local business, but it was not until the beginning of the twentieth century that we can find any record of colored people going after this class of business in a national way. It was left to the late Madam C. J. Walker to sense the larger vision and see the possibility of developing a business of this kind on a national scale. With Madam C. J. Walker's appearance on the map of the business world, using as she did every available means to carry her story to the remotest parts of the country, others were quick to catch the step, and in a remarkably short period of time, at least three successful corporations manufacturing hair and toilet preparations owned and operated by race men and women, loomed up on the horizon of the business world. Now when we speak of corporations, we want to distinguish them from stock companies, for we would not make the mistake of even implying that these concerns were able to get outside capital in the developing of their business enterprises. We think that we speak the truth when we say, that in the early struggle of these companies they found it utterly impossible to dispose of a single share of stock at any price. Of course, when they were going concerns, the public wanted to buy. Fortunately, for the owners of these concerns, when the public made up its mind to come in, the dear public was not needed.

The writer does not claim to know the history of every company, but he does claim to know the history of the Madam C. J. Walker Manufacturing Company and knows that after many sacrifices and hardships had been endured by this late business genius, in order to put her company on a paying basis and that after it had been demonstrated beyond a doubt that it was a success, Madam Walker had many demands for her stock, at any price, all of which demands she turned down and rightly so. The Madam C. J. Walker Manufacturing Company having weathered the storm from 1905 to 1911 as a company, was incorporated in September, 1911, and at once took its place as one of the ranking business concerns in Indiana. Other companies owned and operated by race men and women about this period were making rapid strides and were beginning to be known and felt nationally. Beginning with the year 1911 to 1919, inclusive, perhaps marks the high water mark in the development of these corporations and the three outstanding firms in this line in 1919 were, The Madam C. J. Walker Mfg. Co., of Indianapolis, Indiana, the Poro College of St. Louis and the Overton Hygienic Company of Chicago, Ill. About this time there were many smaller concerns, as there are now, enjoying quite a national and local reputation, but we think there can be no gainsaying the fact that the above named three deserved and deserve to rank first among the manufacturers of toilet preparations in the country. The best evidence of the fact that these companies had developed to that point where they troubled the commercial waters throughout the country was the militant attitude of white concerns already occupying the field, and the springing up of a number of corporations all over the country operated by colored but actually financed by white capital, these companies, catering almost exclusively to the colored race. And right here a remarkable thing happened, for the first time white concerns began to advertise in a large way through colored papers, thus the development of the manufacturing of toilet preparations on a large scale by colored people, not only gave the colored business man a new rating in the commercial world, but it brought the colored press into prominence as a medium of reaching the largest number of colored people.

When we speak of these corporations, we naturally wonder if the average reader has an adequate conception of the volume of business done by these concerns. Obviously, we cannot go into figures. We speak with authority when we say, that these concerns are known throughout the world, are regarded as dangerous competitors by large white concerns with millions invested and the annual receipts of either one of these concerns run into the hundreds of thousands, not thousands, but hundreds of thousands, and they all enjoy unlimited credit in the banking world. Thus we have in America not only the three outstanding concerns named, but a number of other smaller manufacturers of hair and toilet preparations, whose business honesty and integrity are unquestioned and who stand today as aggressive and dangerous competitors of other like concerns in the same line of business. In other words so far as a manufacturer of toilet preparations is concerned the colored man fully occupies the field.

THRIFT WEEK.

We have called attention two or three times for the past two years to the Annual observance of "Thrift Week" in our churches. The United States Treasury Department and the various bankers of the country cooperating with the National Thrift Campaign Committee have set apart the week which includes January 17th, the birthday of Benjamin Franklin, for national observance of thrift. They call attention of the people everywhere to the necessity of making out a budget and living within their income; to purchasing a home and ridding themselves of the incubus of rent; to insuring their lives in order that their children and other dependents may not be wholly submerged in poverty at their death; to the consideration of the wise expenditure of money—not only for the physical needs, but for moral, spiritual and intel ectual development.

The Y. M. C. A. and the Federal Council of Churches and many individual church organizations have given hearty support to the thrift idea. We are beginning to see that a great deal of one's moral character is shown in the way he spends his money, and that people need to be taught not only to earn but to spend. We trust that our own churches everywhere will take up the idea of thrift, and that Thrift Sundays (January 13th and 20th) will be observed in all of them. No people need to be taught the value of thrift as our people, and no instrumentality is better than the pulpit. A Thrift Sermon should be preached, and business men should hold a meeting where there is a bank or insurance company. Their representatives should be called upon, the benefits of saving and home owning should be emphasized. If the church thus shows its interest on this one week in the year in the temporal affairs of the people, it will greatly help both the people and the church.

Business—1923

Texas.

COLORED OIL CO. LAUNCHED HERE; MIMS PROMOTER

Houston Informer
Houston, Texas
2-17-23

Preparations are going forward rapidly in the matter of the organization of an oil corporation with headquarters in Houston. The company will be controlled and owned by colored people. The organization committee, composed of local business and professional people, have nearly finished their work and the first stockholders meeting will be held Thursday, Feb. 22. As the day of the meeting will be a holiday, a full and enthusiastic meeting is expected. 2-17-23

Speaking of the prospects of the company, H. L. Mims, who is the founder and who will probably be in charge of the land and leasing department, stated to an Informer reporter that "it looks like we will have a big year." "This is the biggest time the oil business has ever known. If there was ever an opportunity to make money in oil, it is now. I recently purchased a one-fourth interest in 40 acres in the Moran field for our company and wells are being brought in within 200 feet of our line now at the shallow depth of 125 feet and they make from six to 10 barrels per day. It costs only $250 each to drill such wells. At other points in this field, wells making 200 barrels per day are found at 650 feet. In another section 3000-barrel gushers are found at 3600 feet. I have carefully selected about 400 acres in different parts of the field and in time our company will take over these other properties. We will buy royalties in any producing field, where we can pick up bargains." The organization committee will withdraw the four for one offer to the public after Feb. 21st.

SOME ENCOURAGING LOCAL SIGNS

The Informer is both gratified and elated with the trend of events in Houston—the bright civic outlook, wonderful commercial expansion and business activity—but especially is this paper immensely pleased and delighted with the part our people are playing in this civic growth and economic progress.

Last week's issue of The Informer carried two news items of more than passing notice to our group and city, viz: the erection of a $24,500 three-story brick building in the Fifth Ward by three local Knights of Pythias lodges, and the American Mutual formally opening its beautiful and luxurious new home, consisting of five thousand square feet of floor space on the third floor of the building located at corner of Milam Street and Prairie Avenue.

On the heels of these two deals comes the announcement that the Texas Odd Fellows of color have paid off all outstanding claims against their two lots at Louisiana Street and Prairie Avenue—which cost $85,000—and that a five-story structure, to cost around $200,000, will be erected as soon as the architect completes drawing the plans and the contract is awarded.

Just a few months ago Smith's Cafe moved into larger and more commodious quarters; while the Ideal Theatre entered its palatial and handsome new home during this year.

The Hammond Undertaking Company, a new mortician establishment, opened its doors in the Masonic Hall, Fifth Ward, last month. Houston Informer

A big colored oil corporation, headed by Henry L. Mims, is also a 1923 Houston venture. Houston, Texas

A colored woman, Mrs. J. C. Pinkston, has recently thrown wide the doors of an up-to-date women's ready-to-wear emporium in the Fifth Ward. 3-31-23

Two or three of the local church congregations plan to build new houses of worship during 1923 and this year promises to be a pace-setter and history-maker among colored Houstonians.

These business transactions and commercial undertakings are very encouraging signs and augur much for the future of the colored contingent in this community and section.

Not to be overlooked is the Houston Colored Commercial Club, which seems to be "hitting on all six," having recently opened and fitted up a suite of rooms in the U. B. F. building as downtown headquarters.

This organization has already accomplished more in uniting the business and professional colored men of Houston and mobilizing our economic resources than any similar movement ever launched here by our group.

If the Colored Commercial Club functions as its leaders and members anticipate (and from present indications its future seems assured), we shall soon have some healthy commercial and business institutions among us here.

While not despising the day of small things, we must make our plans large and work to and by our plans.

Not failure, but low aim is crime; therefore, we should not only aim high but determine that our shots shall not miss the target or goal.

The colored race in Houston possesses more wealth in the aggregate and as much, if not more, brain power, collectively, than that of our group in any other city in Texas and most Southern cities—yet heretofore neither has profited us much.

We have been contented and satisfied, apparently, with the crumbs that fell from the tables of others and our business and commercial plight today is due largely to this lethargy, indifference, mistrust, suspicion, lack of initiative or whatever one desires to term it.

Whatever the term applied, the effect is the same, and our economic status (also true of our political and social condition) will only be altered as we put over big programs, co-operatively and collectively, in the commercial and business world.

Answering an editorial query appearing in these columns during the early part of the year, "What Will 1923 Mean to Us?" from this angle it begins to appear that 1923 will be a "go-get-it-and-bring-it-here" year among Houston colored citizens.

Houston is going forward by leaps and bounds—concrete signs of progress and expansion being evident on all sides—and as an integral part of this cosmopolitan and metropolitan population and civilization we can not and must not fail to do our part.

Let's "git up and git!" What say ye, sirs?

BUSINESS AND PROFESSIONAL MEN'S LEAGUE MEET IN SPECIAL SESSION.

Houston Informer
Houston, Texas
4-7-23

President T. H. Smith of the Negro Business and Professional Men's League met in special session Tuesday night to advise ways and means of launching a spirited membership campaign.

At a former meeting of the Board of Directors, in which chairman, W. R. Richerson presided, the following recommendation was read by acting Secretary J. A. Austin. That an extensive advertising Campaign among Business and professional men be sponsored by the League and same to conclude with a banquet. 4-7-23

The recommendation was approved and arrangements for the affair were placed in the hands of a committee of five to work in details, the expense of the affair. Following visitors were introduced:

Dr. W. R. McMillan, President of McMillan sanitarium; Dr. Hardin, and C. Gaines, proprietor of Gaines Tailoring Co. After a brief talk by Dr. McMillan pertaining to the sanitarium the League went on record as endorsing the institution and thus pledged support of same. Doctors Howell and Hamilton and W. C. Roberts, responded in support of Dr. McMillan's claim.

The motive of the president in resorting to the method of campaigning at this period was to rapidly increase the membership before venturing upon a larger and more constructive program which will necessitate a moral growth of the organization.

At the next regular meeting which will be held Tuesday night, April 17, the following committees will report:

Committee on New Enterprises, Manufacutring program and Publicity. The chairmen of these committees will offer their reports for the body's approval.

T. H. Smith, President.
A. R. Pryor, Secretary.

COLORED EMBALMERS WILL HOLD SESSION IN HOUSTON MAY 23-4

Houston Informer
Houston, Texas
5-5-23

The Licensed Embalmers and Funeral Directors of Texas will conduct a course of lectures and practical demonstrations in Houston, Texas, May 23 and 24, 1923. This is the seventh annual course of lectures and demonstrations of the Colored Funeral Directors and Embalmers' Association. The first course was held in Dallas in 1917; second, San Antonio, 1918; third, Galveston, 1919; fourth, Waco, 1920; fifth, San Antonio, 1921; sixth, Fort Worth, 1922.

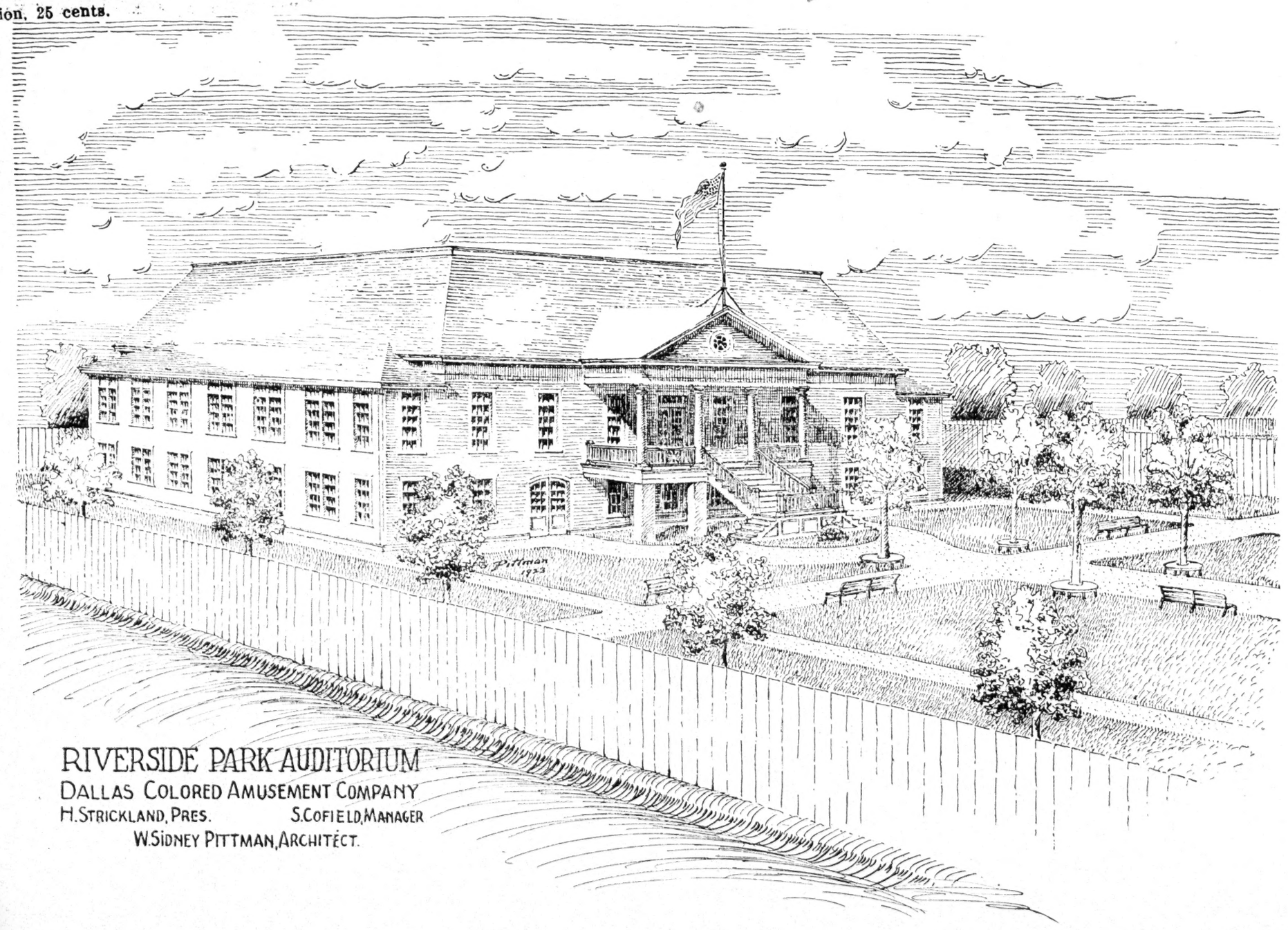
All those who attended the Fort Worth session and those who did not attend it, are urged to attend the Houston meeting on May 23 and 24, and the local committee assures all delegates and visitors the grandest session ever held.

The following program will be rendered Wednesday night, May 23: Anthem, Bethel Baptist choir; invocation; welcome addresses, behalf of citizens, Prof. J. D. Ryan, principal Colored High School; Dr. B. J. Covington, fraternities; Dr. C. A. Jackson, medical fraternity; Rev. J. R. Burdett, O. L. M. Association; Rev. E. L. Harrison, Baptists; Rev. L. G. Porter, Methodists. The following will respond: Mr. W. M. G. Calhoun, San Antonio; Mr. J. C. Kennard, Fort

Worth; Mrs. A. L. Guest, Paris; Mr. E. J. Crawford, Dallas; Mr. J. S. Washington, Marlin; Mr. Joseph Butler, demonstrator. Bethel choir and quartet will furnish music.

On Thursday night, May 24, there will be a grand banquet tendered the visitors at Emancipation Park; admission, 25 cents.

DALLAS NEGRO BUSINESS MEN COMBINE AND BUILD LARGEST AUDITORIUM IN SOUTH.



Headed by Mr. H. Strickland and ably assisted by Mr. Silas Cofield, president and secretary respectively of the Excelsior Mutual Benefit Association of this city, the leading business men of Dallas have just completed one of the largest and finest auditorium buildings for Colored people in the entire country. The accompanying sketch made by the architect, W. Sidney Pittman is an exact reproduction of the building as it now stands completed. The main floor containing over 10,000 square feet of floor space includes a large auditorium 90x100 with a hanging orchestra balcony and a large observation balcony, two large check rooms, two offices and two (men and women) retiring rooms. The under floor of equal size is planned exclusively for concessions and amusements of various kinds. The building throughout is thoroughly lighted both day and night and is provided with all the modern conveniences.

This unique and commodious building is an out growth of an open air pavillion, on the original site of which the new auditorium now stands. So great was the apparent need of an amusement centre for the Colored people of the city that a few of the more prominent and successful Colored men organized and chartered a corporation under the name of The Dallas Colored Amusement Company and brought a large tract of land in the western part of the city and laid out and built thereon a large regulation base ball park and dedicated it for the use of the Dallas Colored Base Ball club, a member club of the Texas Colored Base Ball League. In this park are built all the necessary appurtenances that go with any league park, making it one of the most complete ball parks in all the Southland, white or Colored.

In another part of this large tract of land an ample portion was set aside for the general amusement

(Continued on page 2)

features and attractions that go to make for the success of any large play ground. It is in this park that the new auditorium is located. In the building of this auditorium, the men associated in this company, ably managed by an aggressive and farseeing Board of Directors, have exhibited an unusual spirit of broad mindedness and keen business foresight, such that any city might be proud to possess. The Dallas Colored Amusement Company could not have selected a more competent set of men to carry to completion this magnificent auditorium as well as to advance its interest in general when it named Messrs. H. Strickland, Silas Cofield, E. J. Crawford, F. C. Rutherford, John Parker, T. J. Baggby and J. E. Smith to sit for it as its board of directors. They are all men successful in their various lines, and no less worthy of mention is Judge A. S. Wells, their official attorney, the man who has gone forward in all matters affecting its legal status. Among those directly concerned, Judge Wells has been most liberal in his expressions of satisfaction and approval of the artistic and mechanical appearance of the auditorium as well as of its substantial construction. The President of the Company, Mr. H. Strickland has indeed made for himself and for those associated with him a movement that will stand the test of time immemorial.

Undoubtedly the most interesting feature connected with the actual building of this beautiful structure, majestic in its greatness and Grecian in its architecture, is the fact that it was entirely conceived and designed and built by the brain and brawn of Negro men. Its architectural conception is the work of chitect W. Sidney Pittman and der his supervision it has been bu without hinderance or interferen and with not a single change fr his original plans. And all workm headed by J. W. Franklin, the fo man have been Colored men fr start to finish, including carpente electricians, plumbers, bricklay and painters.

Beginning next Monday, June 1923 the doors of this grand au torium will be thrown open to t public and its initial use will given over entirely to the Knigl of Pythias Grand Lodge of Tex and in its beautiful park will e camp the Grand Lodge's Unifor Rank. From the swinging balcony the centre of the grand auditoriu the people of Dallas and its ma distinguished visitors will on th auspicious occasion be addressed l the race's greatest orator, the Ho Roscoe Conkling Simmons.

Business — 1923. Pennsylvania

5 CENTS 5

All shares are 5c each
Minor shares in Class C
Sold in single 5c shares
From 1 to 1000 shares
to any one person

Common shares are Class B
and sold in $1 blocks
of 20 shares each

Deposited in 2 different banks
for business investments
pure and simple

THE COLORED PEOPLE'S 5c STOCK COMPANY

AN INDUSTRIAL BUSINESS AND SAVING SYSTEM; 5c CORPORATION

Incorporated in New Jersey With One Million 5c Shares. Capital Stock, $50,000

$20,000 in Single 5c Minor Shares and $30,000, Equally Divided Into One Dollar Blocks
One Dollar Blocks of Common Shares and One Dollar Blocks of Voting Preferred Stock 50-50

A Novel 5c Easy Simple Method A. B. C. Industrial Business and 50-50 Saving System

Copyright, 1919, by Rev. David S. Cincore, of Philadelphia, Pa.

5 CENTS 5

All shares are 5c each
Pref. Stock in Class A No. 1
and sold in $1 blocks
of 20 shares each

Deposited in 5 different banks
Voting Stock, no speculation
Only in Government Bonds

for 5 years at least

tosave and accumulate money
through the simple method
for future development

Equally divided into Common shares & $1 blocks of Cumulative Pref. Stocks—50-50.
Common shares for business and Preferred Stocks for banking and saving—50-50.
The charter makes us sell all Dollar Blocks automatically one of each—50-50.
A 5-cent membership fee and office fee combined to be required of all members, 5 ct.

The Saving System will inspire our people and naturally become a resourceful financial feeder to the banks.
Receiving no Deposits at all—Banking its own moneys in Seven Different Good Banks
AS AN INDIVIDUAL BUSINESS MAN AND BANKER
under the management of a Board of Directors Officers and General Business Manager
a Business Executive Board of fifteen (5 to be elected annually for one, two and three years)
preferred stock for saving in 5 different Banks and common shares for Business in two Different Banks
A Bonded Banking Committee of seven or three (to Deposit all moneys in 7 Different Banks)
and a Business Advisory Board of 300 men and women (100 to be appointed for 1, 2 and 3 years)
Main objects are to awaken a two-fold Interest, Encourage Business Industries, Thrift and Frugality
Save the Scattering Pennies, Nickels and Dimes, Quarter Dollars, Half Dollars and Dollars
accumulate our own finance and purchase Government Bonds upon a much larger scale

AND LAUGH AT CRUEL FATE

Our Main Business Objects are to try to do Something Real tangible. Build up a Business House.
Help open up avenues in the Business mart—just a little more work in general. For our Boys and Girls.
Organized as an easy five-cent simple method joint stock combination
to do a General Business within the Law and minimize its shares and stocks at a 5c minimum
Work, buy or lease small chicken and hog farms, small Engage in all kinds of labor contracts, street and cotton, sugar and rice plantations, grain and stock farms road building, express hauling and carting

Excepting these herein named: Dealing in wild cat speculations, fairy rainbow financing, whiskies, beers and wines
weapons and ammunitions of war, aeroplanes and submarines and moving picture shows,
tobaccos, cigars, snuffs, opium, narcotic nor any other stupefying liquid drug that produces sleep or lethargy
receiving deposits, borrowing money, pledging and mortgaging the corporation's preferred stocks
pomp and show, joy rides, luxuries, street parades, good times and glittering regalias
pugilistic arenas, horse racing, bull fights, cock fights, dog fights and offensive antagonistic strife
Sunday baseball games, pool rooms, gambling and ill-fame houses, dancing halls and politics

1922 5 Cts.

We have begun an optimistic New Year, 1922, within our own 5ct. Business Stock Co.

1922 5 Cts

IN OUR OWN NOVEL 5c EASY, SIMPLE METHOD, A. B. C. INDUSTRIAL BUSINESS AND SAVING SYSTEM, 50-50

The Christian Recorder 8-23-23 Philadelphia, Pa.

1st. Uniting ourselves to gather in. Adopting business and faith combined as our own password.
Any woman, man, girl or boy can become a member and shareholder. For 10c

Inviting our own colored people in every state in the United States, including Canada, Liberia, Haiti, Santo Domingo and the isles of the sea, to become members by paying in a membership fee of 5 cents and buying at least one single 5-cent minor share, both combined, two 5-cents, which gives to each member the right to purchase one-dollar blocks of common shares and one-dollar blocks of the voting preferred stock, if they desire to do so, and become voters in the stockholders' mid-summer annual meeting and election the third Monday in August annually.

Agitating a Campaign Drive for Five Million Members to Join the United Colored People's 5-Cent Stock Combination Fee to Serve as an Advance Assessment Because of Our Low-Price Shares and Stocks

2nd. Organizing our own five-Cent Business Stock Company, with a promising prospect of achieving great results and but little or nothing to lose at all. Granting to our own women the right to buy stocks, vote and hold office like men in our five-cent stock combination.

3rd. Placing the shares and stocks within easy reach of the rank and file of our own people; even the poorest people—that large majority that the iron hands of cruel fate have consigned to every race and people of every age.

President and Business Manager, DAVID S. CINCORE
Serving without salary during 1923
First Vice President, GEORGE A. LOVELY
Second Vice President, ALEXANDER G. McKENZIE
Third Vice President, I. N. STEWART
Fourth Vice President, MARTHA LAWS
Fifth Vice President, GEO. E. THOMAS
Secretary, EBENEZER KING
Treasurer & Chairman of Banking Committee, G. A. LOVELY

OFFICERS
Banking Subcommittee, G. A. LOVELY, A. G. McKENZIE and ROSSIA GARNETT
Committee on Homes and Charity, COMMITTEE OF THE WHOLE
Legal Adviser, LAWYER J. W. PARKS
Spiritual Adviser, REV. ELIJAH BYRD, D.D.
PHILADELPHIA OFFICE AT 1635 LOMBARD STREET
Phila. Office—Bell Phone, Locust 7256
NEW JERSEY OFFICE, ACROSS THE RIVER, 821 KAIGHN AVE., CAMDEN, N. J. C. W. MOORE, AGENT

Incorporated with One Million 5c Share s to be Increased to Twenty Million 5c Shares
A Faith Impetus Subscribed Capital Stock of $1,000,000 Minimized Into Twenty Million 5c Shares
The charter requires all first voters, officers and agents desiring to vote to invest at least $1.
In each of the three classes of shares and stock C, B and A total $3.

REV. DAVID S. CINCORE LEADS WITH HIS LIFETIME SAVINGS. Serving without salary as

Confidential Organizer and Acting 5c Business Campaign Manager

Until the Mid-Summer Annual Meeting and Election third Monday in August

Philadelphia Office at 1346 South St. New Jersey Office at 821 Kaighn Ave., Camden, C. W. Moor, Agent

A Thousand Agents Wanted

No Red Tape is Required. Just an investment of One Dollar in Each Class of Shares and Stock.

Agents are Paid 40 per cent out of every Dollar Commissions. No Salaried Officers Until August, 1923.

Agents to Hold 2c out of every 5c Single Minor Share They Send in; Officers 1c to do the same work.

26 One Thousand Dollar Bills have been thrice refused for Copyright and Majority of our Stock.

This 5c easy simple method is self explanatory. A maximum prospect with an unusual minimum risk.

A Free Bureau of Labor and Employment for all members who own or subscribe for a single dollar block

Women to have Equal Rights, Equal Vote and Voice and Representation in high office

A COMBINOATION MEMBERSHIP BLANK
Can be filled out and returned to the company.

5c

A 5c membership fee and at least one single 5c share gives all members the right to buy shares and stocks if they desire to do so.

5c Blank, from 1 to 20—Single 5c m nor shares can be paid for and punched by each member on this blank, and no more than 20 minor shares—$1 upon an easy punch card system.

1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20

Name _____

Street _____

City or County _____

State, Country or Island _____

Date ....., 1923.

A COMBINATION SUBSCRIPTION and CASH PAYMENT BLANK
can be filled out and returned to the Co.

ONE DOLLAR BLOCK

All members who own at least one dollar block may subscribe for one-dollar block of Shares and Stocks, one of each—50-50, by paying 5 per cent cash down on their subscriptions and 5 per cent for each calendar month until it is paid in monthly.
5 per cent interest and dividends paid on Preferred Stocks.

Name _____

Street _____

City or County _____

State, Country or Island _____

Date ....., 1923.

Five million 5c pieces makes a quarter of a million dollars. Let us get together, combine ourselves anddouble it four times and make one million dollars. It can be done in one day, one week, one month or one year.

Business—1923. North Carolina.

WHIRL OF NEGRO BUSINESS AND INDUSTRY CENTERED IN THE CITY OF DURHAM

Home of the North Carolina Mutual Life Insurance Co., Bankers' Fire, Knights of King David, Amey's Anvil Hosiery.

Staff Correspondence

Durham, N. C., June 30.—One could not come in contact with Durham, N. C., without being inspired by the marvelous business activity among Afro-Americans in this city. Many and varied are the enterprises successfully conducted here by race men and women. Durham is truly an exception to the rule when compared with other cities throughout the country in this respect. This correspondent is spending one day and night here and while his observations have been close and scrutinizing he could not possibly observe all of the interesting things about Afro-Americans in this city.

North Carolina as a whole is a mighty interesting State. It has thriving industries throughout its length and breadth, the best schools and the best roads of any Southern state and these things count most in the prosperity and contentment of all of its citizens. North Carolina is suffering least of all of the Southern States from migration, because nowhere in all the Southland are race relations more amicable and whenever there is a possible cause for friction white people and Afro-Americans come together in conference and work out the differences satisfactorily to all concerned.

An Exciting Auto Trip

Our trip to Durham was made through the courtesy of Attorney R. McCants Andrews, whose splendid touring car, the "Jodan," made a most remarkable record during the trip—standing the test of the tough Virginia roads, that wore the chauffeur, "Bill" Edwards, to a frazzle. Somewhat dazed from his ordeal of driving after leaving Emporia, "Bill" was anxious to reach the North Carolina line after which he would have "smooth sailing." This, perhaps, caused our trip to almost come to an unhappy end about six miles from Emporia, but, thanks to the wonderful character of the "Jordan" that was avoided. Traversing a road paralleling the Atlantic Coast Line, the car came to an unmarked curve which turned sharp across the railroad, which "Bill" failed to see in time to halt the speed of the "Jordan" in order to navigate the curve. Here "Bill" closed his eyes, clinched his teeth, stepped on his brakes and trusted the rest to Providence. Providence saved the party and the "Jordan." The car bolted the road, hurtled a six foot embankment and landed in the middle of the railroad tracks without receiving a scar and without serious injury to any member of the party. After reaching the North Carolina border the trip was uneventful as the roads were smooth and curves well-marked. The only further trouble the party experienced was in taking advantage of the genuine hospitality of friends in Weldon, Littleton, Henderson and Oxford, which did not surpass that of Dr. Fleming, of Suffolk and Dr. Harris and his splendid companion in Franklin.

Attorney Andrews is succeeding in Durham. During his two years of practice in this city he has built up a remarkable civil and criminal practice. Although the youngest colored attorney in the city he is setting the pace for the older ones.

A Modern Office Building

Afro-American business people in Durham are truly modern. They believe in the highest efficiency and they know that this cannot be obtained without modern facilities. The six-story North Carolina Mutual office building on Parish street is a marvel in its construction and equipment. Not only is its architectural design beautiful, its facilities and arrangement equal those of the most modern structures of its kind. On the first floor is located the Mechanics and Farmers Bank, a bulwark in the business life of the city and one of the strongest financial institutions of the race, in charge of Mr. McDougal, cashier, ably assisted by Mr. Parham. The third, fourth and fifth floors are the general offices of the North Carolina Mutual Life Insurance Company, owners of the building—a beehive of business activity. The sixth floor contains a cafeteria, baths, recreation rooms, etc., for the occupants of the building, numbering in the neighborhood of two hundred. The basement contains the stock room in charge of Mr. J .L. Cooper, an affable and congenial gentleman, whose services have proved a valuable asset to the company.

Mr. C. C. Spaulding, now president of the company, with the cooperation of his co-workers, has builded a wonderful business organization, that can be handed down thruout the generations. This cannot be said of all Afro-American business concerns. Next to Mr. Spaulding, Mr. J. M. Avery, now secretary of the company, deserves a large measure of the credit. Mr. Ed. Merrick, son of the late founder and president of the company, and who has inherited many of the fine qualities of his father, is one of the company's directing geniuses in the capacity of treasurer.

The Bankers' Fire Insurance Company

Notable has been the success of the Bankers' Fire Insurance Company, the general offices of which occupy the entire second floor of the North Carolina Mutual Building. Until two years ago Afro-Americans, large users of fire insurance, had been unable to get financial backing sufficient to enter this line of business. As a result, all of the fire insurance business had been done by white companies and through white agencies as Afro-Americans had not been able to obtain agencies from white companies. Two years ago Durham business men, among whom were, Prof. W. G. Pearson, C. C. Spaulding, W. Gomez, the late Dr. A. M. Moore and J. M. Avery, got together and determined to raise the capital with which to launch a fire insurance company and chartered the Bankers' Fire Insurance Company of Durham. Few concerns have made such a remarkable showing in a short period of time. The growth of the Bankers' Fire Insurance Company has been phenominal from its very beginning. Its officers have accomplished a wonderful achievement in that they have organized and trained their working forces, local and otherwise, that they are now on a par with the best organized fire insurance forces in the country. This fact has been attested by the underwriters and insurance commissioners in the various states where the company is operating. So accurate have been their business methods that they are now operating in co-operation with some of the best known white companies in the country, and their appraisals and adjustments are generally accepted by the underwriters and these companies. Mr. W. Gomez secretary-manager of the company and Mr. L. W. Wilhoite, auditor are the active directing heads of the organization, and, were they not capable and highly efficient the company could not have made such rapid strides. They are now doing business in six states and have more than $6,000,000 insurance in force. Entering Virginia in May the insuring public and insurance agencies of that state have for the first time been given the facilities and service of an Afro-American fire insurance company. Agencies have been established in Norfolk, Newport News, Hampton, Petersburg, Portsmouth, Suffolk and Danville and already an enormous volume of business is beginning to pour into the home office from this state. The Bankers' Fire Insurance Company has established a high record in the payment of claims. There has not been a single complaint registered against the company for a moment's delay. It was the first company on the scene of the Newbern fire and the first to come to the rescue of the fire victims.

The officers of the company are: W. G. Pearson, president; C. C. Spaulding, vice-president; W. Gomez, secretary-manager; A. J. Strong, vice-president; M. A. Goins, assistant secretary; J. M. Avery, treasurer and F. W. Wilhoite, auditor.

The Royal Knights Of King David

One could not complete an observation of Negro business in Durham and neglect to observe the activity of one of the strongest Afro-American fraternal societies. Prof. W. G. Pearson, who also has charge of the fiduciary department of the State Grand Lodge of Masons, is supreme grand secretary of the Royal Knights of King David, which has an elaborate three-story office building on Fayetteville street, and which, aside from housing the order is occupied by a number of other business concerns. The order has a membership of more than thirty-seven thousand and paid out $35,000 in death claims during the past year. Mr. L. Pearson, who is the active ecting head of the order, is one Durham's most progressiv busi- men and deserves a large easure of credit for the substan- al growth of the Royal Knights.

Amey's Anvil Hosiery

Durham is a great manufacturing city and Afro-Americans are not altogether out of the limelight in Durham as producers. Amey's Anvil Hosiery produced and marketed by Chas. C. Amey, is fast assuming a national reputation. Mr. Amey is a young man who has directed his energies in the development of the hosiery business among Afro-Americans and is achieving a large measure of success.

OV 2 - 1923

NEGRO CONCERN DOES BIG WORK CLOTHING HERE

Allen and Allen Do About $14,500 Work on Clothes Every Year.

WAS FOUNDED IN 1911

Now Employs Eleven Men and Uses Best of Modern Machinery.

Situated at Five Points on Morris street, Allen and Allen Pressing club does a business of around $14,500 a year. This business was first started by J. R. Hickson and Jas. A. Allen in 1907. It was then known as Hickson and company. Only two men were connected with the establishment at that time, and they did a business of $385 the first year.

When the business was first opened up, there was no modern machinery used in it. The men did the pressing by hand with an old flat iron. Now there are three machines used in the estblishment for pressing, and there is a special tailoring machine.

In 1911 Jas. A. Allen and J. Hubert Allen took over the business and changed the name from Hickson and company to its present one, Allen and Allen. They did nothing at first except press, but gradually other kinds of work were added until now there are departments of dyeing, cleaning, and tailoring, a salesroom, and a women's department.

In 1907 two men were able to take care of all the work of the firm, but there are now eleven employees of the establishment. The business has

grown from a single department to one of many different departments; and from one in which the work was done by slow hand methods to one in which everything is highly specialized.

The degree of success attained by the Allen and Allen company is an example of what hard work, perseverance, reasonable prices, and courtesy will help anyone to accomplish.

$850,000 LOANS EXAMPLE OF N.C. MUTUAL SERVICE

Thousands of Dollars Worth Of Property Saved to Investors and Home Buyers Thru The Investment Bureau of This Company.

Business institutions are coming to realize that the profits for which they labor are secondary after all. The imperishable thing about an institution is the impression it makes upon the people. And the kind of impression that any enterprise will make will be determined by the service it renders.

C. C. SPAULDING
Pres. of N. C. Mutual Life Ins. Co

The North Carolina Mutual Life Insurance Company of Durham is primarily a SERVICE INSTITUTION. And there are numerous tangible evidences of the real service it is rendering. Reference to that company's balance sheet this year will show approximately $850,000 in real estate mortgage loans. And it is in the Investment Department that the company is rendering a peculiarly helpful service.

Real-estate mortgages represent over one-third of the total assets of life insurance companies. Such investments, when carefully placed and when restricted to desirable classes of property, constitute a safe and excellent investment for life insurance funds. Often double security is required on a loan.

The experience of the North Carolina Mutual shows that the demand for loans on good security of the kind mentioned is far from being met. It is often a source of regret to the officials of the company that they haven't the funds available to serve the applicants who write them.

Being a race enterprise the demand is doubtless much greater in proportion than that made upon institutions belonging to other races. Such a condition is easily explainable, however. There are few, if any credit facilities available for Negroes in any community, and particularly in smaller towns and rural sections. Yet credit is absolutely necessary to development. This sad lack of credit facilities intensifies the problem that confronts the officials of the North Carolina Mutual. That company sees the need as perhaps few have had the opportunity to see it. There comes the constant yet earnest plea to help develop sound real estate sources. While, on the other hand, and that is really the perplexing problem, there come pleas for quick loans for the reason that some "paper has been called." Failure to meet the notes means a loss of property which it has required years of patient toil and sacrifice to acquire.

Usually those mortgages were held by some friend or financial institution who, at the most unexpected time, could not see the way clear to renew the loan although the security had retained its value imperceptibly. Saving such property is a service that cannot be discounted. That is one of the services the North Carolina Mutual is rendering. It can increase that service just as rapidly as the people will take life insurance for, in every premium paid there is a part available for such use. The North Carolina Mutual Life Insurance Company is more than a business enterprise—it is a SERVICE INSTITUTION.

NOV 26 1923

NEGROES HAVE BUILDED WELL WITH BUSINESS

Many Recognized Leaders Among Their Race in State and South.

Offering splendid opportunity amid the most cordial race relationship, the city of Durham has developed a splendid negro population, with pride of race and pride in achievement. Durham's colored business men are leaders among their race. Their business have prospered exceedingly in several instances and their business sagacity proven.

Progressive, they have turned with diligence to the uplift and development of their race, with splendid results here in Durham and a lasting and wide influenece elsewhere.

Men of the calibre of the late John Merric, of the late A. M. Moore, such men as C. C. Spaulding, E. R.Merrick, son of John Merrick, Dr. J. H. Shepard, and others, form the backbone of a vital negro community.

Durham negro professional men rank among the most capable in the south. Local colored lawyers, physicians, dentists, ministers, insurance men, leaders in fraternal organizations and other lines of endeavor, are widely known. These types of men have been living examples of good citizenship and leaders of their race to higher and nobler things.

Durham has a colored populatioin of approximately 7,000. Of this number many own their own homes. In this city are a number of well equipped office buildings owned and operated by and for negroes. The North Carolina Mutual building, completed several years ago at the cost of several thousand dollars is a splendid structure. In the building are a number of finely equipped offices. The Warren and Strudwick building on West Chapel Hill street is the location of the offices of a number of local colored professional men.

Durham has two negro banks which are owned and operated by local colored people. From president to clerks every employee in these establishments are colored men and women who have had special financial training.

There are 21 colored churches in the city, proving that the vast number of colored residents of Durham are in some way connected with some form of church activity. Many have attractive church buildings and pastors of ability.

The Baptist denomination leads in number among the colored churches of the city having 11 separate congregations and buildings. These are as follows: Gethsemane; Mt. Gilead; Mt. Vernon; Primitive; St. Johns; St. Pauls; Union; Wall Town Baptist; and White Rock Baptist.

There are seven Methodist churches in the city as follows: African Methodist Episcopal Zion; Calvary Methodist church; Coppin African Methodist; Emmanuel Methodist church; Mt. Zion Methodist church; St. Joseph's Methodist; St. Marks Methodist church;

Two Christian churches, the Christian church and the Zion Temple, are located in Durham. One undenominational church, the Gospel Tabernacle, on Piedmont street, is in the city.

The Durham colored library, located at the intersection of Fayetteville and Pettigrew streets, contains several thousand volumes of the best literature procurable. This institution, is doing much to better train the colored population of the city to become leaders of their race.

Several negro lawyers have offices in the city and have proven their value to colored residents in the giving of legal advice and other activities.

One of the few automobile spring builders in the city is a negro concern, White and Wilder, 508 Pettigrew street. This establishment has built up a favorable reputation in the city for its skill in this work. Here wagon and automobile repairing of other nature is done.

There are many negro physicians with offices located in the city. Dr. Clyde H. Donnel, a Harvard graduate, has what is probably the most completely equipped physicians office in the city In his laboratory, operating and X-Ray rooms is apparatus valued at $18,000 or $20,000. Other colored physicians in the city have become well known for their skill and faithful service to negroes of the community.

The handso e structure which is to be placed at the location of the old Lincoln Hospital, 525 East Proctor street, when completted will be, it is believed one of the most completely equipped negro hospitals in the south. The old building was burned some months ago and funds for its reconstruction was raised by popular subscription.

The National Training School for negro boys and girls, located just south of the city, is considered among the most efficient preparatory institutions for colored in the south. It is now under the State of North Carolina, which took over the institution this year. Under the direction of Dr. James E. Shepard, the institution has made great succes in turning out well equipp l young men and women during the past ten years

Several of the larges negro insurance companies in the world have home offices in Durham. The Bankers' Fire Insurance Company, has the entire second floor of the North Carolina Mutual building. This company recently was consolidated with the Great Southern Insurance Company, Atlanta. This company has the reputation of being the only negro fire insurance company in the world. It insures negro property owners from fire losses in five southern state.

Business—1923

D.C.

Negro Business Booming On U Street

Washington Tribune

2-3-23

Survey Shows Street Is Rapidly Becoming Nation's Greatest

A survey of the business of Elorida Avenue and U street presents progress in the number of business establishments and offices occupied by race men and women.

During the past year a new two-story building was erected in the 1200 block by Mr. Satterwhite and three other buildings were started. A three story building by the National Mutual Association at 11th and U Streets; the two-story Prudential Bank building on Florida Avenue, near 8th street, and the Masonic Temple.

Several changes were made during the year. However, the survey shows 137 buildings and offices from New Jersey and Florida Avenues to 14th street, a distance of ten blocks. There are also 38 establishments conducted by white people.

Real estate dealers and restaurants head the list with ten each. Physicians, dentists and barbers come next with nine each. Lucky seven is the number of fair dressers and six cleaning and pressing shops. There are five printing establishments, drug stores, and lawyers. Running in fours are the newspapers, expressmen and pool rooms. There are three shoe repairing shops, three notaries, three photographers and three shoe shining shops. Running in pairs are the churches, undertakers, grocers, confectioners, chemical manufacturing establishments, flower stores, insurance offices and taxi cab companies. There are 21 establishments without competition on this street, they are a bank, a bakery, a news stand, a jewelery store, a music store, a book store, millinery, hand laundry, theatre stand, electrical store, upholstering shop, a haberdashery store, optician, empoyment office, fruit stand, a tailor shop, a manufacturing druggist, a public school, a sign shop and photo frame supply company.

This survey tells that there are openings for many other kinds of profitable businesses that could be made a profitable investment in this section of ten blocks of this progressive section. A shoe store would have no competition in this section; a furniture store should pay well; another millinery shop would increase the trade of the present one; a steam laundry in this section is needed; a hardware store should find ready patronage; a department store should attract a large number who have to spend car fare to go down town; a ladies ready to wear shop should make an excellent business on this street and a clothing store should attract a large patronage.

ALLIED IND. FINANCE CORPORATION

Savannah Tribune

Makes Forward Stride Second Quarterly Div idend Declared.

2-8-23

Washington, D. C., Feb 5—That great forward strides are being made by the Allied Industrial Finance Corporation was definitely shown from the reports of the president, Dr. Emmett J. Scott, and the treasurer, John R. Hawkins, at the annual meeting of the stockholders of the corporation held at the offices of the corporation, 1901 Seventh street N. W., Washington, D. C., January 30, 1923. The reports of these two officers show that the corporation has succeeded in having more than one-half of its first offering of $250,000 worth its stock subscribed for and enough pain in to have warranted the officers of the corporation to decide that it would enter actively upon its program of giving financial assistance to Negro business subscribed for an enough paid in to

The wisdom of the decision of the officers to have the corporation begin active business on July 1, 1922, is shown by the fact that the investments made brought sufficient returns to enable he directors to d ciare a quarterly dividend at the rate of eight per cent a year for the period July 1, through September 30th, 1922. Upon the showing made according to the the books of the treasurer, the directors have again voted to declare a second dividend payment at the rate of eight per cent a year for the second quarterly October 1st through December 31, 1922.

The enthusiastic approval of the conduct of the affairs of the corporation was evidenced by the re-election of the following men as directors: Whitefield McKinlay, M. O. Dumas, John R. Hawkins, A. B. Jackson, Emmett J. Scott, A. M. Curtis and Norman L. McGhee of Washington, D. C.; S. W. Green of New Orleans, La.; T. H. Kiah, of Princess Anne, Maryland; Joseph L. Jones, of Concinnati, O.; E. C. Brown, of Philadelphia; R. M. Fowler, Jr., of Atlantic City; J. B. Stubbs and S. G. Elbert, ofWilmington, Del. The strength of the board of directors was increased by the addition of Dr. George E. Cannon, a prominent physician, of Jersey City, N. J., who has taken leadership in many affairs affecting the colored people of New Jersey.

In speaking of the important services which the Allied Idustrial Finance Corporation is rendering, Dr. Scott, the president, in his report to the stockholders stated: "Nothing more vividly indicates the need and necessity for a corporation such as the Allied than the experiences which your officers have had in having brought before them so many investment opportunities of a worthy nature which have had to be turned down because all the available funds were already invested. In keeping with the program of the corporation, the officers and directors have given careful and especial attention to the large number of applications for loans with which the corporation has been deluged ever since it actively began business. It has been difficult for the officers to sift out just which of the many applications should be favorably acted upon in view of the fact that there have been so many applications from worthy persons and concerns and the funds of the corporation have never been sufficient to enable the officers to handle even a small part of the applications filed with us. As soon funds were in the treasury all loans that could be provided for were placed."

NEGRO BUSINESS RAPIDLY EXPANDING ALONG U STREET

Washington Tribune

3/24/23

The Northwest section seems to be the favored section of the Nation's capital, and U Street is the main thoroughfare for the large Negro population of this section. The progress along U Street exemplifies the progress of this section.

During the month of March several changes have been made and new shops have been opened. Just off U Stret on Tenth is the store of N. L. Collins. This week the partition was set back about ten feet to accommodate the increased stock demanded by a constantly increasing patronage which Mr. Collins has enjoyed since opening the place last fall. Mr. Collins is in the third year Dental Class at Howard University and Mrs. Collins devotes her time to the store. Mr. Collins fills in between the class hours.

Pelham and Steward have opened an electrical shop in the Pendleton building at 1216 U Stret. This store room was formerly occupied by the Journal of Negro History, which moved into its own building in the 1500 block on 9th Street, N. W.

Mme. Blanche has moved her millinery establishment from her home, 1115 U Street to the second floor of the Imperial Commercial Building, 1214 U Street.

Dr. A. M. Curtis has remodeled the building on the corner of 13th Street. He and his son, Dr. Merrill Curtis, the dentist, occupy that floor. In the corner basement room vacated by Dr. Curtis, Pinchback and Langston have opened a law and real estate office. Mr. Walter A. Pinchback is in charge. In the other basement room former-ly occupied by Dr. Curtis, the Cecile Dressmaking Shop opened on the 15th with Mrs. C. Lewis and her sister, Miss H. Gwyn as proprietors.

At 1232 U Street a pool hall is preparing to open in the basement.

Davis and Lipscomb have opened a real estate office at 1115 U Street, in the room formerly occupied by Mme. Blanche, the milliner.

Several new places have opened and will open soon in the 1000 block. The first to open was an up-to-date fruit and confectionery shop by R. E. Mangum at 1005. Mr. Mangum has an attractive place and is attracting the trade in his line.

R. J. Richardson has opened a furniture store at 1003, in the building recently remodeled by the Thrift Commercial Association.

The National Mutual Association building on the corner of 11th and U is progressing and rounding into shape for tenants. Plate glass was placed in all of the store rooms this week. Dr. Wm. Davis will occupy the corner room with his drug store; George W. Taylor,the jeweler, will move from the south side of the street into one of the rooms in this building. The Standard Life Insurance Company will move its office from the Industrial Bank Building into one room and an elecrtical shop will open in the fourth room, fronting on U Street.

Construction on the Masonic Temple at the corner of 10th and U Streets seems to have halted after the placing of the steel for the basement and first floor.

The Prudential Bank building in the 800 bloc kof Florida Ave. is progressing and there is talk of its being ready to occupy in April.

NEW MOVEMENT TO BUSINESS ON U STREET

A Number of Well Established Firms Locate in New Building

The new building recently completed at the corner of 11th and U Sts., N.W., marks another mile stone in the progress of Negro business along U Street. The building is quite an addition to this Street and is filled with progressive Negro business and professional men and women. On the street floor, beginning at 11th Street, is the Davis Pharmacy, owned by Dr. Wm. A. Davis who has had a store on that corner for twenty-five years. The second store room is occupied by George W. Taylor, jeweler.

Mr. Taylor has been located across the street, in the Child's Building for the past seven years. He maintains the old store also and will have a first class regalia establishment there.

Next to Mr. Taylor's store is the modern electrical supply house of the Fearing Brothers. They were the first to move into the store rooms, having moved from the Republic Theatre building further west on U Street. The fourth room east in the building, is occupied by The Standard Life Insurance Company, as its District office, with J. Percy Bond in charge.

Second Floor Occupants

The second floor of this building is taken up with offices. Beginning at the right as you go up the steps, from the 11th Street entrance, is the real estate office of Joseph H. Martin. Mr. Martin was formerly with the firm of Martin and Thorne and moved from the Southern Aid Building to his present location. Next is the office of the Solar Electric Engineering Company. In number three is the dental offce of Dr. W. F. Watkins. Four and five are occupied by Dr. M. T. Walker, physician.

Number six houses the Oriental Needle Art School, with Mme L. Williams in charge, the next three rooms are taken by the offices of The Nortl Carolina Mutual and the Bankers Fire Insurance Company of Durham, N. C., with Attorney Zeph P. Moore in charge. Mr. Moore moved his offices from the Pythian Building, where they were for several years.

Number ten is the office of Attorney J. Franklin Wilson and The Potomac Investment Company.

Third Floor Occupants

In number one and two on the third floor are the offices of The Lincoln Mortgage and Investment Company, with Jesse H. Foster in charge.

This firm has put over some commendable real estate deals and has a home building proposition under way that promises to bring needed relief to congested Washington families.

Number three and four are occupied by the Daniel M. Garry and Company, real estate brokers. The remaining five offices are used by The National Mutual Association..

This building with fourteen occupants lends its share to the progress that is being made along U Street by the business and professional men and women of the race. The building is a credit to those who own it and to the Race also.

M. M. Harris Co. Plan to Build New Homes

$100,000 TO BE SPENT ON HOME IMPROVEMENTS

The real estate firm of Mortimer M. Harris, 615 F Street, Northwest, made the announcement this week, of the erection of sixteen new homes for colored people on the corner of 2nd and W Streets, Northwest.

These homes are to be modern in every detail, with large airy rooms. With three of them sold already to substantial citizens, the deevlopment on that corner will mark one of the most important improvements made this year by the colored people of the District toward better homes.

The cost of the land and the proposed houses will mean an outlay of more than $100,000 on that corner.

With the coming of the past war, building activity in the District was concentrated on war developments and the erection of homes suffered. In addition to this, thousands of extra war workers were rushed here and houses were filled to overflowing. While hundreds of people have been let out of the various departments, very few of those people have left the city; therefore, the congestion has continued. The Negroes of the city have felt this congestion more keenly than the whites, for large apartments have been erectd for them along with hundreds of homes. Only last year did they begin erecting small "chicken-coop" homes for colored people and selling them at an enormous price. Houses that would cost around $4,000 have been sold for $7,200 and $7,500.

The erection of the proposed sixteen homes by the Harris firm marks a forward movement here for better homes among colored people.

COLORED OIL MAN MAKES ADDRESS

Mr. J. J. Allen, president of the World Wonder Oil Company, Kansas City, Mo., who was in the city for a short while, was the chief speaker Tuesday evening at a meeting held by the National Educational Congress of which Prof. J. Silas Harris is president.

Mr. Allen told his listeners of the wonderful opportunities that lie in oil investments and pointed out the rapid strides of progress that his company is making. He emphasized the fact that the World Wonder Company has passed the stage of experimentation since it has already among its assets a producing well in Creek County, Oklahoma, several valuable leases and royalties, and that the company is now engaged in drilling a well in the rich Mexia field of Texas. Mr. Allen pointed with humble pride to the Mid-West Insurance Company in Kansas City, Mo., organized by the World Wonder Oil Company, and to ther achievements of the company. He told of the dividends that have been paid and, all told, proved a very interesting and convincing talker. Those present were given an opportunity to take out a few shares in Mr. Allen's company and quite a few persons availed themselves of the opportunity.

Prior to Mr. Allen's remarks, Prof. J. Silas Harris and Mrs. Monen Gray gave interesting reports of the work being done by the National Educational Congress. Mr. John A. Lankford, the popular local architect, acted as chairman of the meeting and injected his usual logical witticisms in the proceedings.

GET WHITELAW FROM AUCTION BLOCK MARKET

Famous Washington Hostelry Is Rescued From Public Sale by Hasty Auction

Washington, D. C., July 20.—Race members in the nation's capital were thrown into consternation and dismay last week by the appearance of a notice in one of the large dailies of the city announcing the fact that the a trustee's action of the well known hostelry, the Whntelaw hotel, was to be held in front of the premises on the afternoon of July 16. Those in authority, however, were aroused to action by this conclusive step, and finally got busy, raising the amount necessary to meet the unpaid interest on the first trust, thus preventing the consummation of the threatened sale.

Capable of Self-Support

The general impression prevails here that the Whitelaw proposition of itself is a sane one and is capable of self-support and in addition should be able to pay regular and satisfactory dividends to the stockholders. The common belief is that in some way finances have not been planned as exactly and efficiently as they should be. It is a known fact that despite the many promises made when funds were being raised no dividends have as yet been paid.

Conversation here, too, has turned to the mention of the fact of the numerous changes in management at the hotel that have taken place with a kaleidiscopic rapidity. It is said that there is a tendency on the part of stockholders and especially members of the board of the Whitelaw Hotel corporation, many of whom occupy apartments in the hotel, to overstep their places as board members and to insert their influence into minor matters that belong in the hands of a manager or his assistants. This, it is said, has not helped matters so far as stability is concerned.

Appealed to Workers

Funds for the Whitelaw erection were raised largely through the work of John Whitelaw Lewis, formerly president of the Industrial Savings Bank, in a rather meteoric whirlwind campaign among the masses, it being Mr. Lewis' announced and expressed determination to secure the payment of the stock subscriptions from the every day working man. His campaign was both picturesque and amusing because of his open attacks in his speeches on the educated group of his Race and his allegation that the masses were, in this effort he was sponsoring, going to show the classes how it should be done. It was also spectacular because of Mr. Lewis' arraignment in general of those who went to school, he offering himself as a typical illustration of what the unschooled could do. The hotel is named for him, and his influence up to recent times has undeniably been the dominant one in the management of the enterprise.

The hotel, which is in reality a hotel-apartment, is a beautiful, spacious structure, elegantly finished and splendidly located at 13th and T Sts. N. W. Here many celebrities have stopped on their visits to the nation's capital. It will undoubtedly be a source of great satisfaction to all throughout the country to know that this valuable structure did not have to face the public humiliation of being put on the block.